

DEPARTMENT OF INSURANCE (INS)

General information (INS)

Duties

The Ohio Department of Insurance provides consumer protection through education and fair, but vigilant regulation, while promoting a stable and competitive environment for insurance companies. The department is charged under Ohio Revised Code Chapters 17 and 39 with the responsibility of regulating the activities of 1,675 insurance companies that write more than \$102 billion in premiums. The department also monitors the conduct of approximately 290,000 licensed insurance agents and insurance agencies doing business in Ohio.

In accordance with Ohio Revised Code, 3905.02, an insurance license is required to sell, solicit or negotiate insurance in Ohio. In light of the above, the Department's Licensing Division is responsible for overseeing the licensing of all individuals and business entities seeking to sell insurance to Ohio consumers.

The Licensing Division's primary function is to provide consumer protection by ensuring that only suitable candidates are issued an Ohio insurance license. Its secondary mission is to provide efficient customer service to applicants, agents and business entities so there are adequate numbers of insurance agents available to assist Ohioans with their insurance needs.

The Department, including the License Division, works closely with the National Association of Insurance Commissioners (NAIC). NAIC is a nonprofit, nonpartisan organization governed by the chief insurance regulators of the 50 states, the District of Columbia and the five U.S. territories: American Samoa, Guam the Northern Mariana Islands, Puerto Rico and the Virgin Islands. The NAIC's role is to set standards and establish best practices for the U.S. insurance industry and to provide support to insurance regulators. NAIC also offers information and resources for consumers.

The License Division utilizes the National Insurance Producer Registry's (NIPR) electronic application process for agent/agency to submit electronic applications to the department. Ohio's License computer system, specifically the application processing, has been based around the NIPR Uniform Producer Application.

Membership *(Current members, chairperson and other officers, and selection process.)*

There is no membership.

All department staff must be hired following the standard State of Ohio hiring practices.

Budget *(Current budget, description of budgeting process, sources of funding, and expected increases or decreases in budget or funding in future years.)*

FY 2021 budget is \$43 million. Approximately \$2.8 million is from federal grants. The rest is from fees. The budget is prepared through Ohio standard budget process. The budget is expected to be flat in future years.

Workload *(Assess current, past, and anticipated workload. Has the workload increased or decreased significantly in the preceding six years?)*

The workload has increased within the preceding 6 years due to increasing agent population and legislative changes. Agent population as of August 2015 was 211,415 and agent population as of August 2020 was 290,280.

It is anticipated that ongoing legislative changes will continue to occur in future years. System changes and NAIC uniform application changes will occur within the next few years.

As previously provided in the Details section above, the License Division utilizes the National Insurance Producer Registry's (NIPR) electronic application process for agent/agency electronic application submission to the department. Ohio's License computer system, specifically the application processing, has been based around the NIPR Uniform Producer Application. Ohio's application system may need to be adjusted whenever the NAIC adopts changes to the uniform application.

Staffing *(How many staff are currently employed by the board? What are their roles? Are staffing levels proportionate to the board's current and anticipated workload?)*

Licensing staff typically includes a total of 16 State of Ohio employees. Titles of staff include:

- Insurance Licensing Examiner Manger 1 (1)
- Insurance Licensing Examiner Manager 2 (1)
- Insurance Licensing Examiner Supervisor (2)
- Insurance Licensing Examiner Analystist (12)

Administrative hearings and public complaints *(Describe the Board's processes for administering discipline and addressing complaints. Assess the efficiency of the processes.)*

The department's Legal division handles administrative hearings. Depending on the complaint type will determine which division handles the complaint. Consumer Services Division handles customer service questions and/or complaints. Enforcement Division investigates wrongdoing or misconduct claims on agents/agencies. Market Conduct Division investigates and handles complaints and compliance on insurance companies. License division works closely with all 4 divisions. Licensing will typically get involved with complaints, if the complaint was initially submitted to Licensing (Licensing will refer the complaint/question to the appropriate division) or by assisting other division(s) with their investigation of complaints/questions when asked for assistance.

Agent license

Survey responses (INS)

Description

Major Lines – Line of Authority:

1. Accident & Health: Insurance coverage for sickness, bodily injury, or accidental death, and may include benefits for disability income.
2. Casualty: Insurance coverage against legal liability, including coverage for death, injury, or disability or damage to real or personal property.
3. Life: Insurance coverage on human lives, including benefits of endowment and annuities, and may include benefits in the event of death or dismemberment by accident and benefits for disability income.
4. Personal: Is property & casualty insurance coverage sold to individuals and families for noncommercial purposes.
5. Property: Insurance coverage for the direct or consequential loss or damage to property of any kind.
6. Variable Life and Variable Annuity Products: Insurance coverage provided under variable life insurance contracts and variable annuities.

Type (See R.C. 4798.01 for relevant definitions.)

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually	53,662
Number renewed annually	85,472

If the regulation is a registration, certification, or license requirement, please complete the following:	
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	Just since last year there was an increase of 30,545 active major line licenses. The total number of licenses increased from 243,338 in 2019 to 273,993 in 2020.
Education or training requirements	<p>Resident Major line individuals must complete 20 hours of pre- license education for each line of authority.</p> <p>Non-resident Major line individuals must meet the requirements of their resident state. No education or training requirements as Ohio will accept the completion of the resident states requirements.</p> <p>Business entity licensees have no education or training requirements.</p>
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	<p>Resident Major line individuals are required to pass a state license examination for each license type in which they are applying.</p> <p>Applicants are able to take the Life and Health as single exams or as a combined exam. Applicants are able to take the Property and Casualty as single exams or as a combined exam.</p> <p>Non-Resident Major line individuals and Business entities do not have an examination requirement.</p> <p>Examination vendors are selected via an RFP process with DAS Procurement as the administrator of the process.</p> <p>Each exam session is \$42.00. 100% of the examination fee goes to the exam vendor.</p>
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	<p>Resident Major line individuals are required to complete 24 credits (3 must be approved as Ethics) every 2-year renewal cycle.</p> <p>The curriculum is set by each provider, but must meet the minimum requirements set by the NAIC (National Association of Insurance Commissioners) and adopted by the Ohio Department</p>

If the regulation is a registration, certification, or license requirement, please complete the following:

	<p>of Insurance.</p> <p>For courses/programs of instruction to qualify for approval, they must: Contribute to the professional competence of an agent; Have significant intellectual or practical content to enhance and improve the insurance knowledge of the participants; Offer knowledge to the benefit or protection of the consumer; Course outline must include obvious connection to insurance. Implied connection will not be accepted; Be offered by an approved provider; Be submitted using the appropriate application form and with the appropriate fee for each course; Use the most recent forms filed in Ohio, editions and laws to the extent possible; Include methods which will be employed by the provider for the improvement of the course; Include a bibliography of reference sources; and Meet all other Ohio CE laws.</p> <p>Non-Resident Major line individuals and Business entities do not have a continuing education requirement in Ohio.</p>
Initial fee	Initial application fee is \$10.00 per line of authority.
Duration	2-Years
Renewal fee <i>(If different from initial fee, please explain why.)</i>	<p>Renewal application fee for all Resident Major Line individuals is waived as they pay a \$1/per credit participation fee when for CE credits.</p> <p>Non-resident Major line and business entities is \$25.00 per license. Fees are determined by ORC.</p>
Does the Board recognize uniform licensure requirements or allow for reciprocity?	Yes, Insurance licensure works closely with the NAIC to ensure that the Producer Licensing Uniform Standards and Reciprocity standards are followed as closely as possible. Ohio reciprocates with all state insurance departments.
Are there any similar national registrations, certifications, or licenses?	No

If the regulation is a registration, certification, or license requirement, please complete the following:	
Could they be used as a substitute for the state regulation?	
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	See ORC 3905.03 which relates to the exceptions of the Ohio insurance licensure requirements.
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.
Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)	National Criminal Background check for resident individuals. Individuals are considered a resident of Ohio if they reside in Ohio <u>or</u> have their primary place of business in Ohio.

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.
<ul style="list-style-type: none"> • Ohio Revised Code 3905 • Ohio Administrative Code 3901-5-01 thru 3901-5-09

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

Yes, federal law (known as NARAB) was signed on January 12, 2015. It requires the state departments of insurance to issue registrations to non-resident members of NARAB (individuals and business entities) operating in Ohio.

What is the "harm" that the regulation seeks to prevent? (*See, R.C. 4798.02(B).*)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The "harm" that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debut consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and

enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

Not at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Every state/jurisdiction regulates insurance licenses.

Ohio issues licenses in a manner that is very consistent with other states on a national basis based on the Uniformity Provisions of the Gramm Leach Bliley Act Adopted in 1999, Uniformity Provisions of the Producer Licensing Model Act, Reciprocal Reciprocity for licensure of non-residents and Uniform Resident Licensing Standards

The current licensing procedures allow for Ohio DOI to meet the necessary national uniform and reciprocity standards that is critical for relations with every USA state/jurisdiction.

Surrounding state comparison (LSC)

Insurance Agent License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.02</i>)	Yes (<i>Ind. Code Ann. 27-1-15.6-3</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-080</i>)	Yes (<i>Mich. Comp. Laws 500.1201a</i>)	Yes (<i>40 Pa. Cons. Stat. 310.3</i>)	Yes (<i>W. Va. Code Ann. 33-12-3(a)</i>)
Education or training	<p>One of the following:</p> <ol style="list-style-type: none"> 1. Bachelor's or associate's degree in insurance; 2. Professional designation approved by the Superintendent of Insurance; 3. 20-hour course of study in insurance education approved by the Superintendent <p><i>(R.C. 3905.04 and 3905.06(A)(1)(c))</i></p>	<p>Complete a certified prelicensing course of study (<i>Ind. Code Ann. 27-1-15.6-6(b)(3)</i>); <i>Indiana Department of Insurance, Resident Licensing Guidelines/ Requirements</i>)</p>	<p>Complete a prelicensing course of study consisting of 40 hours for life and health, 40 hours for property and casualty, or 20 hours for each line of authority (<i>Ky. Rev. Stat. Ann. 304.9-105(e)(1)</i>)</p>	<p>Complete a registered program of study</p> <p>Requirement may be waived if the applicant has an associate's, bachelor's, or master's degree with a concentration in insurance (<i>Mich. Comp. Laws 500.1204(2)</i>)</p>	<p>24 credit hours of approved preexamination courses (<i>40 Pa. Cons. Stat. 310.4(a)</i>)</p>	<p>"College degree" in insurance or certain professional designations (<i>W. Va. Code Ann. 33-12-6(a)(3)</i>; <i>W. Va. Code R. 114-2-2</i>)</p>

Insurance Agent License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Experience	No	No	No	No	No	No
Exam	Yes (<i>R.C. 3905.06(A)(1)(d) and (e)</i>)	Yes (<i>Ind. Code Ann. 27-1-15.6-5</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-105(e)(2)</i>)	Yes (<i>Mich. Comp. Laws 500.1204(1)</i>)	Yes (<i>40 Pa. Cons. Stat. 310.4(a)</i>)	Yes (<i>W. Va. Code Ann. 33-12-5(a)</i>)
Continuing education	24 hours every two years (<i>R.C. 3905.06(C)(2) and 3905.481</i>)	24 hours every two years (<i>Ind. Code Ann. 27-1-15.7-2</i>)	24 hours every two years (<i>Ky. Rev. Stat. Ann. 304.9-295</i>)	24 hours every two years (<i>Mich. Comp. Laws 500.1204c</i>)	24 hours every two years (<i>40 Pa. Cons. Stat. 310.8</i>)	24 hours every two years (<i>W. Va. Code Ann. 33-12-8</i>)
Initial licensure fee	\$10 (<i>R.C. 3905.40(C)</i>)	\$40 for resident and \$90 for nonresident (<i>Ind. Code Ann. 27-1-15.6-32</i>)	\$40 for resident and \$50 for nonresident (<i>806 Ky. Admin. Regs. 4:010(6)</i>)	\$10 (<i>Mich. Comp. Laws 500.240(1)(d)</i>)	\$55 for resident and \$110 for nonresident (<i>40 Pa. Cons. Stat. 310.5(c)</i>)	\$25 (<i>W. Va. Code Ann. 33-12-10</i>)
License duration	Two years (<i>R.C. 3905.06(C)(1)</i>)	Two years (<i>Ind. Code Ann. 27-1-15.6-32</i>)	Two years (<i>Ky. Rev. Stat. Ann. 304.9-260</i>)	Does not expire so long as license holder is keeping up with continuing education requirements (<i>Michigan Department of Insurance and Financial Services, Licensing –</i>	Two years (<i>40 Pa. Cons. Stat. 310.7</i>)	One year (<i>W. Va. Code Ann. 33-12-17</i>)

Insurance Agent License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
				<i>Insurance, Renewal)</i>		
Renewal fee	\$25, with exceptions (<i>R.C. 3905.40(E)</i>)	\$40 for resident and \$90 for nonresident (<i>Ind. Code Ann. 27-1-15.6-32</i>)	\$40 for resident and \$50 for nonresident (<i>806 Ky. Admin. Regs. 4:010(6)</i>)	N/A	\$55 for resident and \$110 for nonresident (<i>40 Pa. Cons. Stat. 310.8(f)</i>)	\$25 (<i>W. Va. Code Ann. 33-12-10 and 33-12-17</i>)

Managing general agent license

Survey responses (INS)

Description
<p>Managing General Agent (MGA) is defined as a person (individual or business entity) who negotiates and binds ceding reinsurance contracts on behalf of an insurer or manages all or part of the insurance business of an insurer, including the management of a separate division, department, or underwriting office. Acts as an agent for such insurer whether known as a managing general agent or other similar term, who, with or without the authority, either separately or together with affiliates, produces, directly or indirectly, and underwrites an amount of gross direct written premium of not less than 5% of the policyholder surplus as reported in the last annual statement of the insurer in any 1 quarter or year and adjusts or pays claims in excess of an amount determined by the commissioner or negotiates reinsurance on behalf of the insurer.</p>

Type (See R.C. 4798.01 for relevant definitions.)

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually

60

Number renewed annually

63

Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?

No significant change.

Education or training requirements

No education or training prerequisite for licensure

Experience requirements

No experience prerequisite for licensure

Examination requirements (*Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?*)

No examination requirement

If the regulation is a registration, certification, or license requirement, please complete the following:	
Continuing education requirements <i>(Including a description of the curriculum and the process of setting it.)</i>	No CE requirement
Initial fee	\$20.00
Duration	1-year
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$20.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	<p>ORC 3905.72 (D) If the applicant is a resident of another state or a business entity organized under the laws of another state, the applicant shall submit a request for licensure, along with a fee of twenty dollars, to the superintendent. The superintendent shall issue a license to act as a managing general agent if the request for licensure includes proof that the applicant is licensed and in good standing as a managing general agent in the applicant's home state and either a copy of the application for licensure the applicant submitted to the applicant's home state or the application described in division (B) of this section.</p> <p>If the applicant's home state does not license managing general agents under provisions similar to those in sections 3905.71 to 3905.79 of the Revised Code, or if the applicant's home state does not grant licenses to residents of this state on the same reciprocal basis, the applicant shall comply with divisions (B) and (C) of this section.</p>
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No

If the regulation is a registration, certification, or license requirement, please complete the following:

Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	Only in compliance with ORC 3905.71 to 3905.79
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	See ORC 3905.77
Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)	n/a

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- ORC: 3905.71 - 3905.79
- OAC: 3901-3-10

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the "harm" that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The "harm" that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and

enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

Not at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Not sure

Surrounding state comparison (LSC)

Managing General Agent License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.72</i>)	No separate license for managing agents	Yes (<i>Ky. Rev. Stat. Ann. 304.9-085(2)</i>)	Yes, managing general agents are required to have an agent's license (<i>Mich. Comp. Laws 500.1405</i>)	Yes (<i>40 Pa. Cons. Stat. 310.31</i>)	Yes, managing general agents are required to have an agent's license (<i>W. Va. Code Ann. 33-37-2</i>)
Education or training	No	No	No	No	No	No
Experience	No	No	No	No	No	No
Exam	No	No	No	No	No	No
Continuing education	No	No	No requirement apart from general license requirements (<i>Ky. Rev. Stat. Ann. 304.9-085 and 304.9-260</i>)	No requirement apart from general license requirements	No	No requirement apart from general license requirements
Initial licensure fee	\$20 (<i>R.C. 3905.72(C)(4)</i>)	N/A	\$100 (<i>806 Ky. Admin. Regs. 4:010(7)</i>)	N/A	\$100 (<i>40 Pa. Cons. Stat. 310.32(c)</i>)	\$500 (<i>W. Va. Code Ann. 33-37-2(d)</i>)

Managing General Agent License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License duration	One year (<i>R.C. 3905.72(E)</i>)	N/A	Two years (<i>Ky. Rev. Stat. Ann. 304.9-260</i>)	N/A	One year (<i>40 Pa. Cons. Stat. 310.32(d)</i>)	One year (<i>W. Va. Code Ann. 33-37-2(d)</i>)
Renewal fee	\$20 (<i>R.C. 3905.72(C)(4)</i>)	N/A	\$100 (<i>806 Ky. Admin. Regs. 4:010(7)</i>)	N/A	\$100 (<i>40 Pa. Cons. Stat. 310.32(c)</i>)	\$200 (<i>W. Va. Code Ann. 33-37-2(d)</i>)

Title insurance agent

Survey responses (INS)

Description
Title insurance means insuring, guaranteeing, or indemnifying owners of real property or others interested in real property against loss or damage suffered by reason of liens or encumbrances upon, defect in, or the unmarketability of the title to the real property, guaranteeing, warranting, or otherwise insuring by a title insurance company the correctness of searches relating to the title to real property, or doing any business in substance equivalent to any of the foregoing.

Type (See R.C. 4798.01 for relevant definitions.)

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually

303

Number renewed annually

1,232

Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?

There was a slight increase of 61 Title licenses since 2019.

Education or training requirements

None

Experience requirements

None

Examination requirements (*Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?*)

Resident individuals are required to pass a state license examination.
Non-Resident individuals and Business entities do not have an examination requirement.
PSI is the current examination vendor. Examination vendors are selected via an RFP process with DAS Procurement as the administrator of the process.
Each exam session is \$42.00. 100% of the examination fee goes to the exam vendor.

If the regulation is a registration, certification, or license requirement, please complete the following:	
Continuing education requirements <i>(Including a description of the curriculum and the process of setting it.)</i>	Persons holding a resident title license need to complete 12 hours of approved continuing education, 10 of which must be approved as title specific and 2 of which must be approved as ethics specific, prior to renewing their license.
Initial fee	\$10
Duration	2-Years
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$25.00 (Resident Individuals have the fee waived.) Fees determined by ORC
Does the Board recognize uniform licensure requirements or allow for reciprocity?	No uniform licensure requirements, but does allow for reciprocity.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	“Approved attorney” means an attorney at law who is not an employee of a title insurance company or a title insurance agent and upon whose examination of title and report on the examination a title insurance company may issue a policy of title insurance.
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	“Title insurance agent” means a person, partnership, or corporation authorized in writing by a title insurance company to solicit insurance and collect premiums and to issue or countersign policies on its behalf. “Title insurance agent” does not include officers and salaried employees of any title insurance company authorized to do a title insurance business within this state.
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.

If the regulation is a registration, certification, or license requirement, please complete the following:

Other information (*Significant attributes or prerequisites to licensure not addressed in this chart.*)

National Criminal Background check for resident individuals

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code: 3953
- Ohio Administrative Code: 3901-5-01 thru 3901-5-09
- Ohio Administrative Code: 3901-7

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

About the same

Surrounding state comparison (LSC)

Title Insurance Agent						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Title insurance agents receive standard insurance agent license; all requirements for standard license	No separate license requirements for title insurance <i>(Ind. Code Ann. 27-1-15.6-7(a)(8))</i>	No title insurance license is offered or required <i>(Ky. Rev. Stat. Ann. 304.9-030)</i>	No separate license requirement for title insurance <i>(Mich. Comp. Laws 500.1201a)</i>	No separate license requirements for title insurance agent <i>(40 Pa. Cons. Stat. 310.3)</i>	No separate license requirement <i>(W. Va. Code Ann. 33-12-3(a) and 33-1-10(f)(4))</i>

Title Insurance Agent						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	apply (<i>R.C. 3953.22</i>)					
Education or training	N/A	N/A	N/A	N/A	N/A	N/A
Experience	N/A	N/A	N/A	N/A	N/A	N/A
Exam	N/A	N/A	N/A	N/A	N/A	N/A
Continuing education	N/A	N/A	N/A	N/A	N/A	N/A
Initial licensure fee	N/A	N/A	N/A	N/A	N/A	N/A
License duration	N/A	N/A	N/A	N/A	N/A	N/A
Renewal fee	N/A	N/A	N/A	N/A	N/A	N/A

Surplus lines broker license

Survey responses (INS)

Description

Individuals and business entities who wish to place business with an approved surplus lines company must first obtain a surplus lines license from the Ohio Department of Insurance. A surplus lines license permits the person named in the license to negotiate and obtain insurance on property or persons in the state from insurers who are not authorized to transact business in this state.

Type *(See R.C. 4798.01 for relevant definitions.)*

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually	511
Number renewed annually	3,007

If the regulation is a registration, certification, or license requirement, please complete the following:	
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	There was a slight increase of Surplus Lines licenses (67) from 2019.
Education or training requirements	None
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	None
Initial fee	\$100
Duration	1 year
Renewal fee (<i>If different from initial fee, please explain why.</i>)	\$100

If the regulation is a registration, certification, or license requirement, please complete the following:

<p>Does the Board recognize uniform licensure requirements or allow for reciprocity?</p>	<p>Yes, Insurance licensure works closely with the NAIC to ensure that the Producer Licensing Uniform Standards and Reciprocity standards are followed as closely as possible. Ohio reciprocates with all state insurance departments.</p>
<p>Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?</p>	<p>No</p>
<p>Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?</p>	<p>No</p>
<p>Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?</p>	<p>Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.</p>
<p>Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)</p>	<p>Resident individuals must complete a National Criminal Background check. Bond for residents Residents must hold an active P&C Major Line license.</p>

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3905
- Ohio Administrative Code 3901-5-01 thru 3901-5-09

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

When NARAB becomes active, the Ohio Department of Insurance will be required to issue registrations to non-resident members of NARAB (individuals and business entities) operating in Ohio.

What is the "harm" that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The "harm" that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and

enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Every state/jurisdiction regulates Surplus Lines licenses. Ohio adopted the NAIC uniform standards therefore Ohio is equal to all other states that have adopted the standards.

Surrounding state comparison (LSC)

Surplus Lines Broker License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.30</i>)	Yes (<i>Ind. Code Ann. 27-1-15.8-2</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-150</i>)	Yes (<i>Mich. Comp. Laws 500.1905</i>)	Yes (<i>40 Pa. Cons. Stat. 991.1615(a)</i>)	Yes (<i>W. Va. Code Ann. 33-12C-8</i>)
Education or training	No additional requirement beyond what is required for agent license	Complete a certified prelicensing course of study (<i>Ind. Code Ann. 27-1-15.8-2 and 27-1-15.6-6</i> ; <i>Indiana Department of Insurance, Resident Licensing Guidelines/Requirements</i>)	No additional requirement beyond what is required for agent license (<i>Ky. Rev. Stat. Ann. 304.9-160</i>)	No (<i>Mich. Comp. Laws 500.1905(3)</i>)	No additional requirement beyond what is required for agent license (<i>40 Pa. Cons. Stat. 991.1615</i>)	No
Experience	Required to hold both a property license and a casualty license (<i>R.C. 3905.30(B)</i>)	No	No	No	No	No
Exam	No additional requirement beyond what is required for agent	Yes (<i>Ind. Code Ann. 27-1-15.8-2 and 27-1-15.6-5</i>)	No additional requirement beyond what is required for agent license (<i>Ky. Rev.</i>	Yes (<i>Mich. Comp. Laws 500.1905(3)(b)</i>)	Yes (<i>40 Pa. Cons. Stat. 991.1615(b)(3)</i>)	Yes (<i>W. Va. Code Ann. 33-12C-8(b)(3)</i>)

Surplus Lines Broker License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	license (R.C. 3905.30)		Stat. Ann. 304.9-160)			
Continuing education	No additional requirement beyond what is required for agent license (R.C. 3905.30)	No (Indiana Department of Insurance, Continuing Education (CE) Requirements By License Type/Line of Authority)	No additional requirement beyond what is required for agent license (Ky. Rev. Stat. Ann. 304.9-295)	No	No additional requirement beyond what is required for agent license (40 Pa. Cons. Stat. 991.1615)	No
Initial licensure fee	\$100 (R.C. 3905.32)	\$80 for resident and \$120 for nonresident (Ind. Code Ann. 27-1-15.6-32)	\$100 (806 Ky. Admin. Regs. 4:010)	\$100 (Mich. Comp. Laws 500.240; Michigan Department of Insurance and Financial Services, How to become licensed as a Resident Surplus Lines Producer)	\$200 (40 Pa. Cons. Stat. 991.1615(e))	\$200 (W. Va. Code Ann. 33-12C-8)01
License duration	One year (R.C. 3905.30(C)(2))	Two years (Ind. Code Ann. 27-1-15.6-32)	Two years (Ky. Rev. Stat. Ann. 304.9-260(1)(b))	N/A	Two years (40 Pa. Cons. Stat. 991.1615(d)(1)(iii))	One year (W. Va. Code Ann. 33-12C-8(d))

Surplus Lines Broker License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Renewal fee	\$100 (<i>R.C. 3905.32</i>)	\$80 for resident and \$120 for nonresident (<i>Ind. Code Ann. 27-1-15.6-32</i>)	\$100 (<i>806 Ky. Admin. Regs. 4:010</i>)	N/A	\$200 (<i>40 Pa. Cons. Stat. 991.1615(e)</i>)	\$200 (<i>W. Va. Code Ann. 33-12C-8(d)</i>)

Limited lines license

Survey responses (INS)

Description
<p>1. Car Rental Insurance: Insurance offered, sold, or solicited in connection with and incidental to the rental of rental cars, whether at the rental office or by pre-selection of coverage in master, corporate, group or individual agreements</p> <p>2. Credit Insurance Products: Includes credit life, credit disability, credit property, credit unemployment, involuntary unemployment, mortgage life, mortgage guaranty, mortgage disability, guaranteed automobile protection insurance, or any other form of insurance offered in connection with an extension of credit that is limited to partially or wholly extinguishing that credit obligation and that is designated by the superintendent as limited line credit insurance.</p> <p>3. Crop: Insurance providing protection against damage to crops from unfavorable weather conditions, fire, or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils provided by the private insurance market, or that is subsidized by the federal crop insurance corporation, including multi-peril crop insurance.</p> <p>4. Funeral Expense: Insurance sold to provide for payment of funeral or burial goods and services. (Must be a Licensed Funeral Director)</p>

Type (See R.C. 4798.01 for relevant definitions.)

License

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually	648
Number renewed annually	1,648
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	There was a slight decrease of Limited lines licenses (56) from 2019.
Education or training requirements	None
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None

If the regulation is a registration, certification, or license requirement, please complete the following:	
Continuing education requirements <i>(Including a description of the curriculum and the process of setting it.)</i>	None
Initial fee	\$10.00 per Line of Authority
Duration	2-Years
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$25.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	Yes, Insurance licensure works closely with the NAIC to ensure that the Producer Licensing Uniform Standards and Reciprocity standards are followed as closely as possible. Ohio reciprocates with all state insurance departments.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	No unless elements fall within ORC 3905.03.
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.

If the regulation is a registration, certification, or license requirement, please complete the following:

Other information (*Significant attributes or prerequisites to licensure not addressed in this chart.*)

National Criminal Background check for resident individuals

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3905
- Ohio Administrative Code 3901-5-01 thru 3901-5-09

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

When NARAB becomes active, the Ohio Department of Insurance will be required to issue registrations to non-resident members of NARAB (individuals and business entities) operating in Ohio.

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

All states/jurisdictions have limited lines licenses for majority of the same lines of authority. Ohio adopted the NAIC uniform standards so the regulation of the limited lines will be the same for all states that adopted the standards.

Surrounding state comparison (LSC)

See limited lines – portable electronics, limited lines – self-service storage, and limited lines – travel insurance, below.

Limited lines – portable electronics

Survey responses (INS)

Description
Portable Electronics: insurance providing coverage for the repair or replacement of portable electronics, which may be offered on a month-to-month or other periodic basis as a group or master commercial inland marine policy issued to a vendor by an insurer, and may cover portable electronics against loss, theft, inoperability due to mechanical failure, malfunction, damage, or other applicable perils.

Type <i>(See R.C. 4798.01 for relevant definitions.)</i>
Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:	
Number issued annually	4
Number renewed annually	18
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	This is a newer license type so at the beginning there was a large increase, but since the initial issuance of these license types it has been fairly consistent. There was an increase of only 2 from 2019 to 2020.

If the regulation is a registration, certification, or license requirement, please complete the following:

Education or training requirements

Each vendor, or the supervising entity to that vendor, shall provide a training and education program for all endorsees who sell or offer portable electronics insurance. The program may be provided as a web-based training module or in any other electronic or recorded video form. The training and education program shall meet all of the following minimum standards:

- (1) The training shall be delivered to each endorsee of each vendor who sells or offers portable electronics insurance and the endorsee shall complete the training;
- (2) If the training is conducted in an electronic form, the supervising entity shall implement a supplemental education program regarding portable electronics insurance that is conducted and overseen by employees of the supervising entity who are licensed as insurance agents under section 3905.06 of the Revised Code;
- (3) The training and education program shall include basic information about portable electronics insurance and information concerning all of the following prohibited actions of endorsees:
 - (a) No endorsee shall advertise, represent, or otherwise represent the endorsee's self as a licensed insurance agent.
 - (b) No endorsee shall offer, sell, or solicit the purchase of portable electronics insurance except in conjunction with and incidental to the sale or lease of portable electronics.
 - (c) No endorsee shall make any statement or engage in any conduct, express or implied, that would lead a customer to believe any of the following:
 - (i) That the insurance policies offered by the endorsee provide coverage not already provided by a customer's homeowner's insurance policy, renter's insurance policy, or by another source of coverage;
 - (ii) That the purchase by the customer of portable electronics insurance is required in order to purchase or lease portable electronics or services from the portable electronics vendor;
 - (iii) That the portable electronics vendor or its endorsees are qualified to evaluate the adequacy of the customer's existing insurance coverage.

If the regulation is a registration, certification, or license requirement, please complete the following:	
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	None
Initial fee	Either \$100 or \$1000 depending upon number of locations operating under the entities license.
Duration	2-Years
Renewal fee (<i>If different from initial fee, please explain why.</i>)	Either \$100 or \$500 depending upon number of locations operating under the entities license.
Does the Board recognize uniform licensure requirements or allow for reciprocity?	Yes, Insurance licensure works closely with the NAIC to ensure that the Producer Licensing Uniform Standards and Reciprocity standards are followed as closely as possible. Ohio reciprocates with all state insurance departments.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No

If the regulation is a registration, certification, or license requirement, please complete the following:

<p>Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?</p>	<p>No</p>
<p>Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?</p>	<p>Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.</p>
<p>Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)</p>	<p>No</p>

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3905
- Ohio Administrative Code 3901-5-01 thru 3901-5-09

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

When NARAB becomes active, the Ohio Department of Insurance will be required to issue registrations to non-resident members of NARAB (individuals and business entities) operating in Ohio.

What is the "harm" that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The "harm" that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debut consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and

enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Ohio adopted the NAIC Uniform standards, so as long as other states/jurisdictions adopted the same standards then Ohio will be regulating similar to other states/jurisdictions.

Surrounding state comparison (LSC)

Limited Lines License – Portable Electronics						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.062(B)(1)</i>)	Yes (<i>Ind. Code Ann. 27-1-15.9-10(a)</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-780</i>)	No (<i>Mich. Comp. Laws 500.1202(2)(i)</i>)	Yes (<i>40 Pa. Cons. Stat. 4203(a)</i>)	No, sellers of portable electronics are exempt from licensure, so long as they meet certain requirements (<i>W. Va. Code Ann. 33-12-32a</i>)
Education or training	No (<i>R.C. 3905.06(A)(2)(d)</i>)	Complete training program (<i>Ind. Code Ann. 27-1-15.9-10(b)(2)(B)</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-782</i>)	N/A	Complete training program (<i>40 Pa. Cons. Stat. 4205(a)(2)</i>)	Complete training program (<i>W. Va. Code Ann. 33-12-32a(d)(1)(B)</i>)
Experience	No (<i>R.C. 3905.06(A)(2)(d)</i>)	No	No	N/A	No	N/A
Exam	No (<i>R.C. 3905.06(A)(2)(d)</i>)	No	No (<i>Ky. Rev. Stat. Ann. 304.9-782</i>)	N/A	No	N/A
Continuing education	No (<i>R.C. 3905.06(A)(2)(d)</i>)	Requires “continuing training on a periodic basis” (<i>Ind. Code Ann. 27-1-15.9-10;</i>	No (<i>Ky. Rev. Stat. Ann. 304.9-782</i>)	N/A	No	N/A

Limited Lines License – Portable Electronics

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
		<i>Indiana Department of Insurance, Continuing Education (CE) Requirements By License Type/Line of Authority)</i>				
Initial licensure fee	Ten or fewer locations: \$100 11 or more locations: \$1,000 <i>(R.C. 3905.40(F); license application)</i>	\$40 for residents and \$90 for nonresidents <i>(Ind. Code Ann. 27-1-15.6-32(b))</i>	\$100 for residents and \$120 for nonresidents <i>(Ky. Rev. Stat. Ann. 304.9-782; 806 Ky. Admin. Regs. 4:010)</i>	N/A	\$55 for residents and \$110 for nonresidents <i>(40 Pa. Cons. Stat. 310.5(c))</i>	N/A
License duration	Two years <i>(R.C. 3905.06(C))</i>	Two years <i>(Ind. Code Ann. 27-1-15.6-32(b))</i>	Two years <i>(Ky. Rev. Stat. Ann. 304.9-260(1)(d) and (e))</i>	N/A	Two years <i>(40 Pa. Cons. Stat. 310.7)</i>	N/A
Renewal fee	Ten or fewer locations: \$100 11 or more locations: \$500	\$40 for residents and \$90 for nonresidents <i>(Ind. Code Ann. 27-1-15.6-32(b))</i>	\$100 for residents and \$120 for nonresidents <i>(Ky. Rev. Stat. Ann. 304.9-782; 806 Ky. Admin. Regs. 4:010)</i>	N/A	\$55 for residents and \$110 for nonresidents <i>(40 Pa. Cons. Stat. 310.5(c))</i>	N/A

Limited Lines License – Portable Electronics						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	(R.C. 3905.40(F); <i>renewal application</i>)					

Limited lines license – self-service storage

Survey responses (INS)

Description
Self-Service Storage: insurance providing coverage for the loss of, or damage to, tangible personal property that is contained in storage space or in transit during a self-service storage rental agreement period, which may be offered on a month-to-month or other periodic basis under an individual policy, or as a group, commercial, or master policy issued to a self-service storage facility to provide insurance for the self-service storage facility's customers.
Type (See R.C. 4798.01 for relevant definitions.)
Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:	
Number issued annually	35
Number renewed annually	21
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	This is a newer license type so at the beginning there was a large increase, but since the initial issuance of these license types it has been fairly consistent. There was an increase of 29 from 2019 to 2020.
Education or training requirements	None
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	None
Initial fee	\$10.00
Duration	2-Years

If the regulation is a registration, certification, or license requirement, please complete the following:	
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$25.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	Yes, Insurance licensure works closely with the NAIC to ensure that the Producer Licensing Uniform Standards and Reciprocity standards are followed as closely as possible. Ohio reciprocates with all state insurance departments.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	no
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	“Self-service storage insurance” does not mean any of the following: (i) A consumer goods service contract governed by section 3905.423 of the Revised Code; (ii) A policy of insurance covering a seller’s or a manufacturer’s obligations under a warranty; (iii) A homeowner’s, renter’s, private passenger automobile, or similar insurance policy.
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.
Other information <i>(Significant attributes or prerequisites to licensure not addressed in this chart.)</i>	National Criminal Background check for resident individuals

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3905
- Ohio Administrative Code 3901-5-01 thru 3901-5-09

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

When NARAB becomes active, the Ohio Department of Insurance will be required to issue registrations to non-resident members of NARAB (individuals and business entities) operating in Ohio.

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states (How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)

Ohio adopted the NAIC Uniform language. Therefore regulates the occupation the same as majority of the states that regulate the same license type.

Surrounding state comparison (LSC)

Limited Lines License – Self-service Storage						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.063</i>)	Standard limited line required (<i>Ind. Code Ann. 27-1-15.6-4(c)(11) and 27-1-16.1-8</i>)	Limited lines license required; Self-service storage facility may act as an agent of the license holder (<i>Ky. Rev. Stat. Ann. 304.9-496</i>)	No (<i>Mich. Comp. Laws 500.1202(2)(k)</i>)	Yes (<i>40 Pa. Cons. Stat. 310.81(a)</i>)	Yes (<i>W. Va. Code Ann. 33-12-38(b)(1)</i>)
Education or training	No (<i>R.C. 3905.06(A)(2)(d)</i>)	Complete training program (<i>Ind. Code Ann. 27-1-16.1-8(b)(2)(B)</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-496</i>)	N/A	Complete training program (<i>40 Pa. Cons. Stat. 310.81(f)</i>)	Complete training program (<i>W. Va. Code Ann. 33-12-38(d)(1)(b)</i>)

Limited Lines License – Self-service Storage						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Experience	No (<i>R.C. 3905.06(A)(2)(d)</i>)	No	No	N/A	No	No
Exam	No (<i>R.C. 3905.06(A)(2)(d)</i>)	No (<i>Ind. Code Ann 27-1-15.6-18</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-486</i>)	N/A	No	No
Continuing education	No (<i>R.C. 3905.06(A)(2)(d)</i>)	Continuing training required on a periodic basis (<i>Ind. Code Ann. 27-1-16.1-8(c)(3)</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-496</i>)	N/A	No (<i>40 Pa. Cons. Stat. 310.81(k)</i>)	No
Initial licensure fee	\$10 (<i>R.C. 3905.40(H); license application</i>)	\$40 for residents and \$90 for nonresidents (<i>Ind. Code Ann. 27-1-15.6-32(b)</i>)	\$40 for individual resident license, \$50 for nonresident license, \$100 for resident business license, \$120 for nonresident business license, no separate license fee for self-storage service facilities acting as agent for limited lines license holder	N/A	\$55 for residents and \$110 for nonresidents (<i>40 Pa. Cons. Stat. 310.5(c)</i>)	\$25 (<i>W. Va. Code Ann. 33-12-10 and 33-12-17</i>)

Limited Lines License – Self-service Storage

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
			<i>(806 Ky. Admin. Regs. 4:010(6))</i>			
License duration	Two years <i>(R.C. 3905.40(H))</i>	Two years <i>(Ind. Code Ann. 27-1-15.6-32(b))</i>	Two years <i>(Ky. Rev. Stat. Ann. 304.9-260(1))</i>	N/A	Two years <i>(40 Pa. Cons. Stat. 310.7)</i>	One year <i>(W. VA Code 33-12-17)</i>
Renewal fee	\$25 <i>(R.C. 3905.40(H); license application)</i>	\$40 for residents and \$90 for nonresidents <i>(Ind. Code Ann. 27-1-15.6-32(b))</i>	\$40 for individual resident license, \$50 for nonresident license, \$100 for resident business license, \$120 for nonresident business license <i>(806 Ky. Admin. Regs. 4:010(6))</i>	N/A	\$55 for residents and \$110 for nonresidents <i>(40 Pa. Cons. Stat. 310.5(c))</i>	\$25 <i>(W. Va. Code Ann. 33-12-10)</i>

Limited lines license – travel insurance

Survey responses (INS)

Description	
Travel: Insurance coverage for personal risks incident to planned travel, including all of the following: (a) Interruption or cancellation of a trip or event; (b) Loss of baggage or personal effects; (c) Damages to accommodations or rental vehicles; (d) Sickness, accident, disability, or death occurring during travel.	
Type <i>(See R.C. 4798.01 for relevant definitions.)</i>	
Government certification	
If the regulation is a registration, certification, or license requirement, please complete the following:	
Number issued annually	184
Number renewed annually	477

If the regulation is a registration, certification, or license requirement, please complete the following:	
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	Recent decrease after the law was changed to comply with the NAIC Uniform Standard.
Education or training requirements	<p>The limited lines travel insurance agent requires each employee and authorized representative of the travel retailer, whose duties include offering or selling travel insurance, to receive a program of instruction or training.</p> <p>(ii) The training material shall, at minimum, contain instructions on the types of insurance offered, ethical sales practices, and required disclosures to prospective customers.</p> <p>(b) The superintendent may review all training programs or materials at the superintendent's discretion.</p>
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	None
Initial fee	\$10.00
Duration	2-Years

If the regulation is a registration, certification, or license requirement, please complete the following:	
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$25.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	Yes, Insurance licensure works closely with the NAIC to ensure that the Producer Licensing Uniform Standards and Reciprocity standards are followed as closely as possible. Ohio reciprocates with all state insurance departments.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	No
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.
Other information <i>(Significant attributes or prerequisites to licensure not addressed in this chart.)</i>	National Criminal Background check for resident individuals

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3905
- Ohio Administrative Code 3901-5-01 thru 3901-5-10

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

When NARAB becomes active, the Ohio Department of Insurance will be required to issue registrations to non-resident members of NARAB (individuals and business entities)

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states (*How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?*)

Ohio adopted majority of the NAIC Uniform standards so the licensing process of the license is similar to other states that have adopted the uniform standards.

Surrounding state comparison (LSC)

Limited Lines License – Travel Insurance						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.064(B)</i>)	Yes (<i>Ind. Code Ann. 27-1-15.6-19.7</i>)	Limited lines license required – travel retailer may act as an agent of the license holder (<i>Ky. Rev. Stat. Ann. 304.9-475; Ky. Rev. Stat. Ann. 304.9-080(6)</i>)	No (<i>Mich. Comp. Laws 500.1202(2)(h) and (j)</i>)	Yes (<i>40 Pa. Cons. Stat. 4603(a)</i>)	Yes (<i>W. Va. Code Ann. 33-12-32b(b)(1)</i>)
Education or training	No	No	No (<i>Ky. Rev. Stat. Ann. 304.9-496</i>)	N/A	Complete training program (<i>40 Pa. Cons. Stat. 4604(d)</i>)	Complete training program (<i>W. Va. Code Ann. 3-12-32b(d)(5)</i>)
Experience	No	No	No	N/A	No	No

Limited Lines License – Travel Insurance						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Exam	No	No (<i>Ind. Code Ann. 27-1-15.6-18(1)</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-475</i>)	N/A	No	No
Continuing education	No	No (<i>Ind. Code Ann. 27-1-15.7-2(c)(1)</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-475</i>)	N/A	No	No
Initial licensure fee	\$10 (<i>R.C. 3905.40(G); license application</i>)	\$40 for residents and \$90 for nonresidents (<i>Ind. Code Ann. 27-1-15.6-32(b)</i>)	\$40 for individual resident license, \$50 for nonresident license, \$100 for resident business license, \$120 for nonresident business license, no separate license fee travel retailers acting as agent for limited lines license holder (<i>806 Ky. Admin. Regs. 4:010(6)</i>)	N/A	\$400 (<i>40 Pa. Cons. Stat. 4608(b)</i>)	\$200 (<i>W. Va. Code Ann. 33-12-32b(b)(3)</i>)
License duration	Two years (<i>R.C. 3905.064(J)</i>)	Two years (<i>Ind. Code Ann. 27-1-15.6-32(b)</i>)	Two years (<i>Ky. Rev. Stat. Ann. 304.9-260</i>)	N/A	Two years (<i>40 Pa. Cons. Stat. 310.7</i>)	One year (<i>W. Va. Code Ann. 33-12-32b(b)(3)</i>)

Limited Lines License – Travel Insurance						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Renewal fee	\$25 (<i>R.C. 3905.40(G); renewal application</i>)	\$40 for residents and \$90 for nonresidents (<i>Ind. Code Ann. 27-1-15.6-32(b)</i>)	\$40 for individual resident license, \$50 for nonresident license, \$100 for resident business license, \$120 for nonresident business license (<i>806 Ky. Admin. Regs. 4:010(6)</i>)	N/A	\$400 (<i>40 Pa. Cons. Stat. 4608(b)</i>)	\$200 (<i>W. Va. Code Ann. 33-12-32b(b)(3)</i>)

Surety bail bond license

Survey responses (INS)

Description
<p>Bail or bond is an amount of money in cash or surety bond for the purpose of making sure that a particular person attends all required court appearances. Bail allows an arrested person (defendant) to be released from jail until his or her case is completed.</p> <p>A surety bail bond agent is a person who is licensed by the Ohio Department of Insurance to sell surety bonds and is authorized to conduct business in the State of Ohio. They are an agent for an insurance company that sells surety bonds. A surety bond is an agreement made between one or more persons and a bond agent where the bond agent agrees to post the necessary bail so that a defendant can be released from jail. The agreement is backed by an insurance company contract that is signed by the person or persons and the bond agent on behalf of the insurance company. Sufficient cash or collateral to cover the full amount of the bail if the defendant misses his or her court date also backs the agreement. Only a person who has been licensed by the Ohio Department of Insurance may post a surety bond.</p> <p>No person, other than a law enforcement officer, shall apprehend, detain, or arrest a principal on bond, whenever issued, unless that person is qualified, licensed, and appointed as a surety bail bond agent, licensed as a private investigator, or an off-duty peace officer.</p>

Type (See R.C. 4798.01 for relevant definitions.)

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually	62
Number renewed annually	657
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	Slight Increase. There was an increase of 33 Surety Bail Bond active licenses from 2019 to 2020.
Education or training requirements	Pre-license education for a minimum of 20 hours
Experience requirements	None

If the regulation is a registration, certification, or license requirement, please complete the following:

<p>Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)</p>	<p>Resident individuals are required to pass a state license exam.</p> <p>Non-Resident individuals and Business entities do not have an examination requirement.</p> <p>PSI is the current examination vendor. Examination vendors are selected via an RFP process with DAS Procurement as the administrator of the process.</p> <p>Each exam session is \$42.00. 100% of the examination fee goes to the exam vendor.</p>
<p>Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)</p>	<p>Resident individual Surety Bail Bond agents need to complete 7 hours of approved continuing education, 6 of which must be approved as surety bail bond specific and 1 of which must be approved as ethics specific, prior to renewing their license.</p>
<p>Initial fee</p>	<p>\$150.00</p>
<p>Duration</p>	<p>1 year</p>
<p>Renewal fee (<i>If different from initial fee, please explain why.</i>)</p>	<p>\$150.00</p>
<p>Does the Board recognize uniform licensure requirements or allow for reciprocity?</p>	<p>No uniform licensure requirements, but does allow for reciprocity.</p>
<p>Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?</p>	<p>No</p>

If the regulation is a registration, certification, or license requirement, please complete the following:

<p>Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?</p>	<p>No</p>
<p>Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?</p>	<p>Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.</p>
<p>Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)</p>	<p>National Criminal Background check for resident individuals</p>

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Administrative Code 3901-5-01 thru 3901-5-09
- ORC: 3905.83 – 3905.99
- ORC: 3905.14
- ORC: 2927.27
- ORC: 2921.51
- OAC: 3901-05
- OAC: 3901-1-66

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the "harm" that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The "harm" that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and

enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Not sure

Surrounding state comparison (LSC)

Surety Bail Bond License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.85(A)</i>)	Yes (<i>Ind. Code Ann. 27-10-3-1(a)</i>)	Commercial bail bonding is prohibited (<i>Ky. Rev. Stat. Ann. 431.510</i>)	Michigan does not have a separate license for bail bonding. Insurance producers license is required (<i>Michigan Department of Insurance and Financial Services, Bail Bondsmen FAQ</i>)	Yes (<i>42 Pa. Cons. Stat. 5742</i>)	No, bail bond enforcers (bounty hunters) appear to be required to register, but there does not appear to be a license for bail bondsmen (<i>W. Va. Code Ann. 51-10-8; W. Va. Code R. 81-15-1 to 81-15-7</i>)
Education or training	One of the following: <ol style="list-style-type: none"> 1. Bachelor's or associate's degree in insurance; 2. Approved professional designation; 3. 20 hours of insurance education for 	12 hours of approved instruction (<i>Ind. Code Ann. 27-10-3-3(a)(4)</i>)	N/A	N/A	Possess a casualty line license (<i>42 Pa. Cons. Stat. 5742</i>)	N/A

Surety Bail Bond License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	each line of authority <i>(R.C. 3905.85(B)(1) (f) and 3905.04)</i>					
Experience	No	Demonstrate relevant experience <i>(Ind. Code Ann. 27-10-3-3)</i>	N/A	N/A	None beyond standard licensing requirement	N/A
Exam	Yes <i>(R.C. 3905.85(B)(1)(f))</i>	Yes <i>(Ind. Code Ann. 27-10-3-6)</i>	N/A	N/A	None beyond standard licensing requirement	N/A
Continuing education	Seven hours, annually <i>(R.C. 3905.85(F)(2) and 3905.88)</i>	Six hours every two years <i>(Ind. Code Ann. 27-10-3-7(b))</i>	N/A	N/A	None beyond standard licensing requirement	N/A
Initial licensure fee	\$150 <i>(R.C. 3905.85(A))</i>	\$650 <i>(Ind. Code Ann. 27-10-3-4(a))</i>	N/A	N/A	\$100 <i>(PID website)</i>	N/A
License duration	One year <i>(R.C. 3905.85(F)(1))</i>	Two years <i>(Ind. Code Ann. 27-10-3-2)</i>	N/A	N/A	Two years <i>(40 Pa. Cons. Stat. 310.8(b))</i>	N/A
Renewal fee	\$150 <i>(R.C. 3905.85(F)(1))</i>	\$300 <i>(Ind. Code Ann. 27-10-3-7)</i>	N/A	N/A	\$100 <i>(Pennsylvania)</i>	N/A

Surety Bail Bond License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
					<i>Insurance Department, Professional Bondsman Documents)</i>	

Reinsurance intermediary broker license

Survey responses (INS)

Description
Reinsurance Intermediary-Broker: means any person, other than an officer or employee of the ceding insurer, firm, association, or corporation that solicits, negotiates, or places reinsurance cessions or retrocessions on behalf of a ceding insurer without the authority or power to bind reinsurance on behalf of that insurer.
Type (See R.C. 4798.01 for relevant definitions.)
Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:	
Number issued annually	13
Number renewed annually	43
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	No major changes. There was only an increase of 2 active licenses from 2019 to 2020.
Education or training requirements	None
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	None
Initial fee	\$500.00
Duration	1 year

If the regulation is a registration, certification, or license requirement, please complete the following:	
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$500.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	No uniform licensure requirements, but does allow for reciprocity.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	No
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.
Other information <i>(Significant attributes or prerequisites to licensure not addressed in this chart.)</i>	None

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

ORC: 3905.81

OAC: 3901-3-09

**How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)?
How is that revenue used?**

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

Not at this time

Comparison to other states (How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)

Not sure

Surrounding state comparison (LSC)

Reinsurance Intermediary Broker License and Reinsurance Intermediary Manager License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.81(B)</i>)	Reinsurance intermediary brokers must have standard producer's license (<i>Ind. Code Ann. 27-6-9-12</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	Yes (<i>Mich. Comp. Laws 500.1153 and 500.1165</i>)	Yes (<i>40 Pa. Cons. Stat. 321.2(a)</i>)	Yes (<i>W. Va. Code Ann. 33-38-3</i>)
Education or training	No	No	No additional requirements beyond standard license requirements (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	No	No	No

Reinsurance Intermediary Broker License and Reinsurance Intermediary Manager License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Experience	No	No	No	No	No	No
Exam	No	No	No additional requirements beyond standard license requirements (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	No	No	No
Continuing education	No	No	No additional requirements beyond standard license requirements (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	No	No	No
Initial licensure fee	\$500 (<i>R.C. 3905.81(D)</i>)	\$100 (<i>760 Ind. Admin. Code 1-51-3(c)</i>)	\$100 (<i>806 Ky. Admin. Regs. 4:010</i>)	\$100 (<i>Michigan Department of Insurance and Financial Services, Application for Reinsurance Intermediary Broker</i>)	No (<i>Pennsylvania Insurance Department, Reinsurance Intermediary Broker</i>)	\$500 (<i>W. Va. Code Ann. 33-38-3a(a)</i>)
License duration	One year (<i>R.C. 3905.81(D); Department of</i>	One year (<i>760 Ind. Admin. Code 1-51-3(a)</i>)	Two years (<i>Ky. Rev. Stat. Ann. 304.9-260</i>)	Does not appear to expire unless revoked (<i>Mich.</i>	Does not expire unless revoked (<i>Pennsylvania</i>	One year (<i>W. Va. Code Ann. 33-38-3a(h)</i>)

Reinsurance Intermediary Broker License and Reinsurance Intermediary Manager License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	<i>Insurance, Re-insurance Intermediary)</i>			<i>Comp. Laws 500.1153 and 500.1165)</i>	<i>Insurance Department, Reinsurance Intermediary Broker)</i>	
Renewal fee	\$500 (R.C. 3905.81(D))	\$100 (760 Ind. Admin. Code 1-51-3(c))	\$100 (806 Ky. Admin. Regs. 4:010)	N/A	No (Pennsylvania Insurance Department, Reinsurance Intermediary Broker)	\$200 (W. Va. Code Ann. 33-38-3a(h))

Reinsurance intermediary manager license

Survey responses (INS)

Description
Reinsurance Intermediary-Manager: means any person, firm, association, or corporation that has authority to bind, or manages all or part of the assumed reinsurance business of, a reinsurer (including the management of a separate division, department, or underwriting office) and acts as an agent for the reinsurer whether known as a reinsurance intermediary-manager, manager, or other similar term.

Type (See R.C. 4798.01 for relevant definitions.)

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually

4

Number renewed annually

17

Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?

No major changes. The same number of licenses were active in both 2019 and 2020.

Education or training requirements

None

Experience requirements

None

Examination requirements (*Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?*)

None

If the regulation is a registration, certification, or license requirement, please complete the following:	
Continuing education requirements <i>(Including a description of the curriculum and the process of setting it.)</i>	None
Initial fee	\$500.00
Duration	1 year
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$500.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	No uniform licensure requirements, but does allow for reciprocity.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	No
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.

If the regulation is a registration, certification, or license requirement, please complete the following:

Other information (*Significant attributes or prerequisites to licensure not addressed in this chart.*)

N/A

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- ORC: 3905.81
- OAC: 3901-3-09

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Not sure

Surrounding state comparison (LSC)

Reinsurance Intermediary Broker License and Reinsurance Intermediary Manager License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.81(B)</i>)	Reinsurance intermediary brokers must have standard producer's license (<i>Ind. Code Ann. 27-6-9-12</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	Yes (<i>Mich. Comp. Laws 500.1153 and 500.1165</i>)	Yes (<i>40 Pa. Cons. Stat. 321.2(a)</i>)	Yes (<i>W. Va. Code Ann. 33-38-3</i>)

Reinsurance Intermediary Broker License and Reinsurance Intermediary Manager License

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Education or training	No	No	No additional requirements beyond standard license requirements (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	No	No	No
Experience	No	No	No	No	No	No
Exam	No	No	No additional requirements beyond standard license requirements (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	No	No	No
Continuing education	No	No	No additional requirements beyond standard license requirements (<i>Ky. Rev. Stat. Ann. 304.9-705</i>)	No	No	No
Initial licensure fee	\$500 (<i>R.C. 3905.81(D)</i>)	\$100 (<i>760 Ind. Admin. Code 1-51-3(c)</i>)	\$100 (<i>806 Ky. Admin. Regs. 4:010</i>)	\$100 (<i>Michigan Department of Insurance and Financial Services,</i>	No (<i>Pennsylvania Insurance Department, Reinsurance</i>	\$500 (<i>W. Va. Code Ann. 33-38-3a(a)</i>)

Reinsurance Intermediary Broker License and Reinsurance Intermediary Manager License

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
				<i>Application for Reinsurance Intermediary Broker)</i>	<i>Intermediary Broker)</i>	
License duration	One year (<i>R.C. 3905.81(D); Department of Insurance, Re-insurance Intermediary</i>)	One year (<i>760 Ind. Admin. Code 1-51-3(a)</i>)	Two years (<i>Ky. Rev. Stat. Ann. 304.9-260</i>)	Does not appear to expire unless revoked (<i>Mich. Comp. Laws 500.1153 and 500.1165</i>)	Does not expire unless revoked (<i>Pennsylvania Insurance Department, Reinsurance Intermediary Broker</i>)	One year (<i>W. Va. Code Ann. 33-38-3a(h)</i>)
Renewal fee	\$500 (<i>R.C. 3905.81(D)</i>)	\$100 (<i>760 Ind. Admin. Code 1-51-3(c)</i>)	\$100 (<i>806 Ky. Admin. Regs. 4:010</i>)	N/A	No (<i>Pennsylvania Insurance Department, Reinsurance Intermediary Broker</i>)	\$200 (<i>W. Va. Code Ann. 33-38-3a(h)</i>)

Viatical settlement provider or broker license

Survey responses (INS)

Description

License Division does not oversee the regulation and licensure of Viatical Settlement Providers so this license type should not be included in this survey. However, the Viatical Settlement Brokers is overseen by Licensing and information is provided below.

Viatical Settlement: means an activity involved, but not limited to, in the offering, solicitation, negotiation, procurement, effectuation, purchasing, investing, financing, monitoring, tracking, underwriting, selling, transferring, assigning, pledging, or hypothecating or in any other manner acquiring an interest in a policy by means of viatical settlement contracts.

V.S. Broker: means a person that, on behalf of a viator and for a fee, commission, or other valuable consideration, offers or attempts to negotiate viatical settlements between a viator and one or more viatical settlement providers or viatical settlement brokers. "Viatical settlement broker" does not include an attorney, a certified public accountant, or a financial planner accredited by a nationally recognized accreditation agency, who is retained to represent the viator, whose compensation is not paid directly or indirectly by the viatical settlement provider or purchaser.

Type *(See R.C. 4798.01 for relevant definitions.)*

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually

25

If the regulation is a registration, certification, or license requirement, please complete the following:	
Number renewed annually	82
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	Slight Increase of VS Brokers of 14 licenses from 2019 to 2020.
Education or training requirements	None
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	None
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	15 Credits every 2-years See OAC 3901-9-03 for education curriculum
Initial fee	\$200.00
Duration	1 Year
Renewal fee (<i>If different from initial fee, please explain why.</i>)	\$100.00

If the regulation is a registration, certification, or license requirement, please complete the following:	
Does the Board recognize uniform licensure requirements or allow for reciprocity?	No uniform licensure requirements, but does allow for reciprocity.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	No
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.
Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)	<p>National Criminal Background check</p> <p>Documentation of the applicant's qualifications to engage in the viatical settlement broker business. [ORC section 3916.03(C)(2)(b)], either by: Resume or curriculum vitae, or Letter describing education, training and relevant work/professional experience, professional designations, professional licenses held.</p> <p>If applicant will be conducting business using any name other than the applicant's personal legal name, proof of registration with the Ohio Secretary of State.</p> <p>Written anti-fraud program that complies with ORC section 3916.18(G). [ORC section 3916.03(C)(4)]</p> <p>Description of procedures in place to safeguard the confidentiality of viators' personal and medical information that complies with ORC section 3916.13.</p>

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- ORC 3916
- OAC 3901-9-01
- OAC 3901-9-02
- OAC 3901-9-03
- OAC 3901-9-04

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

None at this time

Comparison to other states (How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)

Not sure

Surrounding state comparison (LSC)

Viatical Settlement Provider or Broker License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (R.C. 3916.02(A))	Yes, life insurance license required (Ind. Code Ann. 27-8-19.8-8.5)	Yes (Ky. Rev. Stat. Ann. 304.15-700)	No clear equivalent (Mich. Comp. Laws 550.521-550.528)	Yes (40 Pa. Cons. Stat. 626.3(a))	Yes (W. Va. Code Ann. 33-13C-3(a)(1))
Education or training	Sufficient to carry out responsibilities (R.C. 3916.03(C)(2)(b))	No	Complete training course (Ky. Rev. Stat. Ann. 304.15-700(2)(a))	N/A	Sufficient to carry out duties (40 Pa. Cons. Stat. 626.3(i)(3))	No
Experience	Sufficient to carry out responsibilities (R.C. 3916.03(C)(2)(b))	Sufficient to carry out responsibilities (Ind. Code Ann. 27-8-19.8-11(3))	No	N/A	Sufficient to carry out duties (40 Pa. Cons. Stat. 626.3(i)(3))	Qualified by experience, training, or education (W. Va.

Viatical Settlement Provider or Broker License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
						<i>Code Ann. 33-13C-3(d)(3)</i>
Exam	No	No	Yes (<i>Ky. Rev. Stat. Ann. 304.15-700(2)(a)</i>)	N/A	No	Yes (<i>W. Va. Code R. 114-80-4(4.3a)</i>)
Continuing education	15 hours every two years (<i>R.C. 3916.03(G)</i>)	No	24 hours every two years (<i>806 Ky. Admin. Regs. 9:310, Section 4</i>)	N/A	No	15 hours every two years for brokers (<i>W. Va. Code Ann. 33-13C-3(g)</i>)
Initial licensure fee	\$200 (<i>O.A.C. 3901-9-02(J)(1)</i>)	\$1,000 (<i>760 Ind. Admin. Code 1-61-4</i>)	\$250 (<i>806 Ky. Admin. Regs. 9:310(1)(c)</i>)	N/A	Provider – \$300, broker – \$100 (<i>40 Pa. Cons. Stat. 626.3(c)</i>)	\$600 – producer, \$200 – entity, \$50 individual broker license (<i>W. Va. Code R. 114-80-3(3.2.b) and 114-80-4(4.7)</i>)
License duration	One year (<i>R.C. 3916.03(F)</i>)	One year (<i>760 Ind. Admin. Code 1-61-5(a)</i>)	Two years (<i>806 Ky. Admin. Regs. 9:310; Ky. Rev. Stat. Ann. 304.9-260</i>)	N/A	One year (<i>40 Pa. Cons. Stat. 626.3(e)</i>)	One year (<i>W. Va. Code R. 114-80-3(3.4) and 114-80-4(4.7)</i>)
Renewal fee	\$100 (<i>O.A.C. 3901-9-02(J)(2)</i>)	\$500 (<i>760 Ind. Admin. Code 1-61-5(b)</i>)	\$250 (<i>806 Ky. Admin. Regs. 9.310, Section 6</i>)	N/A	Provider – \$300, broker – \$100 (<i>40</i>	\$300 – producer, \$200 – entity, \$50 individual broker license (<i>W. Va.</i>

Viatical Settlement Provider or Broker License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
					<i>Pa. Cons. Stat. 626.3(c)</i>	<i>Code R. 114-80-3(3.4) and 114-80-4(4.7)</i>

Reciprocal or interinsurance adjuster license

Survey responses (INS)

Description
Unaware of this license type.
Type <i>(See R.C. 4798.01 for relevant definitions.)</i>
N/A

If the regulation is a registration, certification, or license requirement, please complete the following:	
Number issued annually	N/A
Number renewed annually	N/A
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	N/A
Education or training requirements	N/A
Experience requirements	N/A
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	N/A
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	N/A
Initial fee	N/A
Duration	N/A

If the regulation is a registration, certification, or license requirement, please complete the following:	
Renewal fee <i>(If different from initial fee, please explain why.)</i>	N/A
Does the Board recognize uniform licensure requirements or allow for reciprocity?	N/A
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	N/A
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	N/A
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	N/A
Other information <i>(Significant attributes or prerequisites to licensure not addressed in this chart.)</i>	N/A

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

N/A

**How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)?
How is that revenue used?**

N/A

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

N/A

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

N/A

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

N/A

Are there any changes the Board would like to see implemented?

N/A

Comparison to other states (How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)

N/A

Surrounding state comparison (LSC)

Reciprocal or Interinsurance Adjuster License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes. (R.C. 3931.10)	Yes (Ind. Code Ann. 27-6-6-9)	Yes (Ky. Rev. Stat. Ann. 304.27-070)	Yes (Mich. Comp. Laws 500.7202 and 500.7206)	Yes (40 Pa. Cons. Stat. 965)	Yes (W. Va. Code Ann. 33-21-6)
Education or training	Must be an attorney (R.C. 3931.10)	Must be an attorney (Ind. Code Ann. 27-6-6-9)	Must be an attorney (Ky. Rev. Stat. Ann. 304.27-070)	Must be an attorney (Mich. Comp. Laws 500.7202 and 500.7206)	Must be an attorney (40 Pa. Cons. Stat. 965)	No
Experience	No	No	No	N/A	No	No
Exam	No	No	No	N/A	No	No
Continuing education	No	No	No	N/A	No	No

Reciprocal or Interinsurance Adjuster License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Initial licensure fee	\$2 (<i>R.C. 3931.02</i>)	Unclear, required to pay the same taxes, licenses, and fees as required to be paid by mutual insurance companies (<i>Ind. Code Ann. 27-6-6-12</i>)	No specific fee just for reciprocal or interinsurance certificate – just standard insurance certificate of authority fee	N/A	No fee other than those generally required for the company in question (<i>40 Pa. Cons. Stat. 969</i>)	No fee other than those generally required for the company (<i>W. Va. Code Ann. 33-21-13</i>)
License duration	N/A	One year (<i>Ind. Code Ann. 27-6-6-9</i>)	One year (<i>Ky. Rev. Stat. Ann. 304.3-180</i>)	N/A	One year (<i>40 Pa. Cons. Stat. 965</i>)	Until revoked (<i>W. Va. Code Ann. 33-21-7</i>)
Renewal fee	N/A	Unclear, required to pay the same taxes, licenses, and fees as required to be paid by mutual insurance companies (<i>Ind. Code Ann. 27-6-6-12</i>)	No specific fee just for reciprocal or interinsurance certificate – just standard insurance certificate of authority fee	N/A	N/A	N/A

Public insurance adjuster

Survey responses (INS)

Description

A Public Insurance adjuster is any person, firm, association, partnership or corporation who, for compensation, acts on behalf of or aids in any manner, an insurer or insured or another in negotiating for, or effect, the settlement of a claim or claims for loss or damage under any policy of insurance covering real or personal property and any person, firm who advertises, solicits business or holds itself out to the public as an adjuster of insurance claims, and any person who for compensation investigates, settles, adjusts, advises, or assists an insurer or insured with reference to claims for such losses on behalf of any such public insurance adjuster.

Type *(See R.C. 4798.01 for relevant definitions.)*

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually	103
Number renewed annually	250

If the regulation is a registration, certification, or license requirement, please complete the following:	
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	Slight Increase of PIA licenses of 15 from 2019 to 2020.
Education or training requirements	None
Experience requirements	None
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	Resident individuals are required to pass a state license exam. Non-Resident individuals and Business entities do not have an examination requirement. PSI is the current examination vendor. Examination vendors are selected via an RFP process with DAS Procurement as the administrator of the process. Each exam session is \$42.00. 100% of the examination fee goes to the exam vendor.
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	None
Initial fee	\$100.00
Duration	1-Year
Renewal fee (<i>If different from initial fee, please explain why.</i>)	\$50.00

If the regulation is a registration, certification, or license requirement, please complete the following:

<p>Does the Board recognize uniform licensure requirements or allow for reciprocity?</p>	<p>No uniform licensure requirements, but does allow for reciprocity.</p>
<p>Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?</p>	<p>No</p>
<p>Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?</p>	<p>The industry recognizes Independent and Company Adjusters. These types of adjusters represent an insurance company whereas Public adjusters represents the insured so there is a distinctive difference. Not all states license all 3 types. Ohio only licenses Public.</p>
<p>Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?</p>	<p>Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.</p>
<p>Other information (<i>Significant attributes or prerequisites to licensure not addressed in this chart.</i>)</p>	<p>Bond requirement Application notarization requirement</p>

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3951.01 - 3951.99
- Ohio Administrative Code: 3901-1-24

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

No

What is the "harm" that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The "harm" that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

Not at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

A little more restrictive as Ohio does not allow persons who also have construction transactions that includes work related by an insurance loss. Ohio law allows a person to have other license (even construction) so long as they do not do any work that involves insurance loss.

Surrounding state comparison (LSC)

Public Insurance Adjuster/Public Insurance Adjuster Certificate						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3951.02</i>)	Yes (<i>Ind. Code Ann. 27-1-27-2</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-430</i>)	Yes (<i>Mich. Comp. Laws 500.1222</i>)	Yes (<i>63 Pa. Cons. Stat. 1602(a)</i>)	Yes (<i>W. Va. Code Ann. 33-12B-4</i>)
Education or training	No	No (<i>Ind. Code Ann. 27-1-27-3; Indiana Department of Insurance, Resident Adjuster Licensing Requirements</i>)	No (<i>Ky. Rev. Stat. Ann. 304.9-430(2)(e)</i>)	No	No	No
Experience	No	No	No	No	No	No
Exam	Yes (<i>R.C. 3951.05</i>)	Yes (<i>Ind. Code Ann. 27-1-27-3</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-430(2)(e)</i>)	Yes (<i>Mich. Comp. Laws 500.1224(2); Michigan Department of Insurance and Financial Services, How to Become Licensed as an Insurance Adjuster</i>)	Yes (<i>63 Pa. Cons. Stat. 1602.1(a)(3)</i>)	Only for crop adjusters (<i>W. Va. Code Ann. 33-12B-5; W. Va. Code R. 114-25-7</i>)
Continuing education	No	No (<i>Ind. Code Ann. 27-1-27-4</i>)	24 hours every two years (<i>Ky.</i>	No	24 hours every two years (<i>63 Pa.</i>	No

Public Insurance Adjuster/Public Insurance Adjuster Certificate						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
			<i>Rev. Stat. Ann. 304.9-295)</i>		<i>Cons. Stat. 1602.4(b))</i>	
Initial licensure fee	\$100 (<i>R.C. 3951.06(A)</i>)	\$50 (<i>Ind. Code Ann. 27-1-27-4(c)</i>)	\$50 (<i>806 Ky. Admin. Regs. 4:010(8)</i>)	\$10 (<i>Mich. Comp. Laws 500.240</i>)	\$200 (<i>63 Pa. Cons. Stat. 1602.1(c)</i>)	\$25 (<i>W. Va. Code Ann. 33-12B-8</i>)
License duration	One year (<i>R.C. 3951.06(C)</i>)	One year (<i>Ind. Code Ann. 27-1-27-4(c)</i>)	Two years (<i>Ky. Rev. Stat. Ann. 304.9-295)</i>	One year (<i>Mich. Comp. Laws 500.240</i>)	Two years (<i>63 Pa. Cons. Stat. 1602.3(4)</i>)	One year (<i>W. Va. Code Ann. 33-12B-10</i>)
Renewal fee	\$50 (<i>R.C. 3951.06(C)</i>)	\$50 (<i>Ind. Code Ann. 27-1-27-4(c)</i>)	\$50 (<i>Ky. Admin. Regs. 4:010(8)</i>)	\$5 (<i>Mich. Comp. Laws 500.240</i>)	\$200 (<i>63 Pa. Cons. Stat. 1602.4(e)</i>)	\$25 (<i>W. Va. Code Ann. 33-12B-8</i>)

Public insurance adjuster certificate

Survey responses (INS)

Description
Public Insurance Adjuster Agent is any person who is a bona fide employee of a public insurance adjuster and who aids in the adjustment, investigation and in securing of any contract for the adjustment of a loss.

Type (See R.C. 4798.01 for relevant definitions.)

Government certification

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually

25

Number renewed annually

32

Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?

Slight Decrease of PIAA licenses of 13 from 2019 to 2020.

Education or training requirements

None

Experience requirements

None

Examination requirements (*Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?*)

None

If the regulation is a registration, certification, or license requirement, please complete the following:	
Continuing education requirements <i>(Including a description of the curriculum and the process of setting it.)</i>	None
Initial fee	\$50.00
Duration	1 Year
Renewal fee <i>(If different from initial fee, please explain why.)</i>	\$50.00
Does the Board recognize uniform licensure requirements or allow for reciprocity?	No uniform licensure requirements, but does allow for reciprocity.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	No
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	No
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.

If the regulation is a registration, certification, or license requirement, please complete the following:

Other information (*Significant attributes or prerequisites to licensure not addressed in this chart.*)

Individual must be sponsored by an Ohio licensed PIA.

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- Ohio Revised Code 3951.01 - 3951.99
- Ohio Administrative Code: 3901-1-24

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

none

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

Not at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

This license type is only offered in Ohio. It is not known if this license type exists in any other state.

Surrounding state comparison (LSC)

Public Insurance Adjuster/Public Insurance Adjuster Certificate						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3951.02</i>)	Yes (<i>Ind. Code Ann. 27-1-27-2</i>)	Yes (<i>Ky. Rev. Stat. Ann. 304.9-430</i>)	Yes (<i>Mich. Comp. Laws 500.1222</i>)	Yes (<i>63 Pa. Cons. Stat. 1602(a)</i>)	Yes (<i>W. Va. Code Ann. 33-12B-4</i>)
Education or training	No	No (<i>Ind. Code Ann. 27-1-27-3; Indiana Department of</i>	No (<i>Ky. Rev. Stat. Ann. 304.9-430(2)(e)</i>)	No	No	No

Public Insurance Adjuster/Public Insurance Adjuster Certificate

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
		<i>Insurance, Resident Adjuster Licensing Requirements)</i>				
Experience	No	No	No	No	No	No
Exam	Yes (R.C. 3951.05)	Yes (Ind. Code Ann. 27-1-27-3)	Yes (Ky. Rev. Stat. Ann. 304.9-430(2)(e))	Yes (Mich. Comp. Laws 500.1224(2); Michigan Department of Insurance and Financial Services, <i>How to Become Licensed as an Insurance Adjuster</i>)	Yes (63 Pa. Cons. Stat. 1602.1(a)(3))	Only for crop adjusters (W. Va. Code Ann. 33-12B-5; W. Va. Code R. 114-25-7)
Continuing education	No	No (Ind. Code Ann. 27-1-27-4)	24 hours every two years (Ky. Rev. Stat. Ann. 304.9-295)	No	24 hours every two years (63 Pa. Cons. Stat. 1602.4(b))	No
Initial licensure fee	\$100 (R.C. 3951.06(A))	\$50 (Ind. Code Ann. 27-1-27-4(c))	\$50 (806 Ky. Admin. Regs. 4:010(8))	\$10 (Mich. Comp. Laws 500.240)	\$200 (63 Pa. Cons. Stat. 1602.1(c))	\$25 (W. Va. Code Ann. 33-12B-8)
License duration	One year (R.C. 3951.06(C))	One year (Ind. Code Ann. 27-1-27-4(c))	Two years (Ky. Rev. Stat. Ann. 304.9-295)	One year (Mich. Comp. Laws 500.240)	Two years (63 Pa. Cons. Stat. 1602.3(4))	One year (W. Va. Code Ann. 33-12B-10)

Public Insurance Adjuster/Public Insurance Adjuster Certificate						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Renewal fee	\$50 (<i>R.C. 3951.06(C)</i>)	\$50 (<i>Ind. Code Ann. 27-1-27-4(c)</i>)	\$50 (<i>Ky. Admin. Regs. 4:010(8)</i>)	\$5 (<i>Mich. Comp. Laws 500.240</i>)	\$200 (<i>63 Pa. Cons. Stat. 1602.4(e)</i>)	\$25 (<i>W. Va. Code Ann. 33-12B-8</i>)

Insurance navigator

Survey responses (INS)

Description
<p>The insurance navigator program in Ohio is run by the federally facilitated exchange and the U.S. Department of Health and Human Services (HHS). Therefore, HHS is responsible for the funding for each insurance navigator entity. Entities cannot serve as Navigators without receiving federal grant funding from CMS to perform Navigator duties.</p>
Type <i>(See R.C. 4798.01 for relevant definitions.)</i>
<p>Government certification</p>

If the regulation is a registration, certification, or license requirement, please complete the following:	
Number issued annually	1
Number renewed annually	7
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	When the ACA initial started there were more navigators registered with the department. However, the last few years the numbers have been steady.
Education or training requirements	Federal training requirements
Experience requirements	none
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	none
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	none
Initial fee	Individuals do not pay an application fee. Business Entities pay either \$250.00 or \$500.00 depending upon the number of individual navigators operating under the entity license.
Duration	1 year

If the regulation is a registration, certification, or license requirement, please complete the following:	
Renewal fee <i>(If different from initial fee, please explain why.)</i>	Individuals do not pay an application fee. Business Entities pay either \$100 or \$250.00 depending upon the number of individual navigators operating under the entity license.
Does the Board recognize uniform licensure requirements or allow for reciprocity?	No uniform licensure requirements, but does allow for reciprocity.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	no
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	none
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes, but must do so in compliance with Ohio Revised Code and Ohio Administrative Code.
Other information <i>(Significant attributes or prerequisites to licensure not addressed in this chart.)</i>	Navigators must complete comprehensive federal Navigator training, criminal background checks, and Ohio registration prior to assisting Ohio consumers.

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

- OAC 3901-5-13
- Centers of Medicare & Medicaid Services (CMS)
- U.S. Department of Health and Human Services (HHS)

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

Licensing-related fees amount to about \$38.4 million in FY 2020. Most of the fees come from appointment renewal. A small portion of it (about \$1.8 million) is used to fund Licensing Division's operations.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

To the extent permitted by states, licensed agents may assist consumers determine their eligibility for insurance affordability programs, including advance payments of the premium tax credit and cost-sharing reductions, and enroll them in qualified health plans (QHPs).

Agents play a crucial role in educating consumers about the Health Insurance Marketplace, both during annual Open Enrollment and throughout the coverage year. Agents may also help employers understand their options for enrolling in SHOP coverage and assist them and their employees through the SHOP application and enrollment process.

Some states have set up their own State-based individual and small business Marketplaces, while the federal government runs the Individual Marketplace through HealthCare.gov and/or SHOP in other states. Some have a combination. Agents can help consumers apply for and choose insurance options in any state in which the agents have an active state license that is approved for a health-related line of authority, regardless of whether the Marketplace is operated by the state or federal government.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

Agents who wish to assist consumers in the Individual Marketplace on HealthCare.gov and/or SHOP must complete registration and required training on an annual basis—prior to assisting consumers enroll in a plan.

What is the “harm” that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

Insurance is an important part of any financial planning and insurance regulation is primarily focused on ensuring companies are solvent and able to pay claims, the products that are sold are compliant with Ohio law, and that the agents that are charged with selling these products to consumers are properly educated and able to perform this important duty. The “harm” that the regulation seeks to prevent focuses on ensuring that agents are properly educated and licensed to mitigate any consumer harm when purchasing insurance. This is especially important as many of the products that are sold to Ohioans, have a substantial impact on the financial wellbeing of an individual or family. In addition, often agents have access to debit consumers bank accounts and hold money to pay premiums, making ensuring agents are properly licensed and educated critical for consumer protection.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

The regulation is effective at preventing the harm described above for a number of reasons, including that the department issues licenses according to a national system of reciprocity and enforcement. Specifically, any Ohio licensed agent can apply to any other state following the national structure and receive a license with no additional testing or other requirements. The same is true for agents licensed in other states being able to obtain an Ohio insurance license. Additionally, the states work together in enforcing laws and removing bad actors from licensure. By following this national model, Ohio is able to quickly and easily license hundreds of thousands of agents in all lines of insurance to assist consumers with insurance needs, as well as being able to efficiently take action on an agent license if needed.

Are there any changes the Board would like to see implemented?

Not at this time

Comparison to other states *(How many other states regulate the occupation? How do Ohio's regulations compare to those others states? Is Ohio more restrictive? Less restrictive? Or somewhere in between?)*

Ohio is somewhere in between

Surrounding state comparison (LSC)

Insurance Navigator						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License required?	Yes (<i>R.C. 3905.471</i>)	Yes (<i>Ind. Code Ann. 27-19-4-1</i>)	Yes (<i>900 Ky. Admin. Regs. 10:200, Section 13</i>)	Yes (<i>Mich. Comp. Laws 500.1262</i>)	Registration required (<i>40 Pa. Cons. Stat. 4403(a)</i>)	No clear equivalent

Insurance Navigator						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Education or training	Yes (<i>R.C. 3905.471(D)(4)</i>)	Yes (<i>Ind. Code Ann. 27-19-4-11</i>)	No (<i>900 Ky. Admin. Regs. 10:200, Section 13</i>)	Yes (<i>Mich. Comp. Laws 500.1263</i>)	No (<i>40 Pa. Cons. Stat. 4403</i>)	N/A
Experience	No	No	No (<i>900 Ky. Admin. Regs. 10:200, Section 13</i>)	No	No (<i>40 Pa. Cons. Stat. 4403</i>)	N/A
Exam	Yes (<i>O.A.C. 3901-5-13(C)(2)(c)</i>)	Yes (<i>Ind. Code Ann. 27-19-4-11</i>)	No (<i>900 Ky. Admin. Regs. 10:200, Section 13</i>)	Yes (<i>Mich. Comp. Laws 500.1263</i>)	No (<i>40 Pa. Cons. Stat. 4403</i>)	N/A
Continuing education	Yes (<i>O.A.C. 3901-5-13(E)(1)(a)(i)</i>)	Yes (<i>Ind. Code Ann. 27-19-4-12(c); Indiana Department of Insurance, Process for Annual Renewal</i>)	No (<i>900 Ky. Admin. Regs. 10:200, Section 13</i>)	No	No (<i>40 Pa. Cons. Stat. 4403</i>)	N/A
Initial licensure fee	For business entity with <100 navigators – \$250 For business entity with 100 or more navigators – \$500 (<i>O.A.C. 3901-5-13(D)(10)</i>)	\$50 for residents and \$100 for nonresidents (<i>760 Ind. Admin. Code 4-3-3</i>)	\$0 (<i>900 Ky. Admin. Regs. 10:200</i>)	Unclear – Mich. Comp. Laws 500.1263 requires applicants to pay fees required by the Director of Insurance, but research found no such fees could be found	\$5.50 (<i>Pennsylvania Insurance Department, Bureau of Licensing and Enforcement, Initial Individual Exchange Assister Registration</i>)	N/A

Insurance Navigator						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License duration	One year (<i>O.A.C. 3901-5-13(D)(10)</i>)	One year (<i>760 Ind. Admin. Code 4-3-6</i>)	Until certification is withdrawn (<i>900 Ky. Admin. Regs. 10:200</i>)	Until certification is withdrawn (<i>Mich. Comp. Laws 500.1264</i>)	Until registration is withdrawn (<i>40 Pa. Cons. Stat. 4403</i>)	N/A
Renewal fee	For business entity with <100 navigators: \$100 For business entity with 100 or more navigators: \$250 (<i>O.A.C. 3901-5-13(D)(10)</i>)	\$50 for residents and \$100 for nonresidents (<i>760 Ind. Admin. Code 4-3-6(c) and (d)</i>)	N/A	N/A	N/A	N/A