



Ohio Administrative Code Rule 3901-5-01 Agent continuing education.

Effective: November 14, 2024

(A) Purpose

The purpose of this rule is to establish continuing education (CE) requirements, standards, and procedures for insurance agents.

(B) Authority

This rule is promulgated pursuant to the authority vested in the superintendent under sections 3901.041, 3901.21, 3901.212, 3901.12, 3905.16, 3905.26, 3905.28, 3905.486, and 3905.95 of the Revised Code.

(C) License renewal period and CE transcripts

- (1) The license renewal period is set forth in rule 3901-5-09 of the Administrative Code.
- (2) After a major line and title agent's initial license expiration date, on-going renewal periods are the last day of an agent's birth month every two years thereafter.
- (3) A renewal reminder notice will be sent to each agent at least one month prior to the agent's license expiration date using the email addresses reported on the agent's record.
- (4) The superintendent will post continuing education transcripts on the department's web site or in the agent's on-line portal.
- (5) The CE transcript will indicate a resident agent's compliance status for the required number of CE hours for that renewal period. It is the resident agent's responsibility to prove compliance with this rule and only request renewal of their license when they have successfully completed the required number of CE hours.



(6) No request for an extension or the inactivation, surrender, reinstatement, reactivation or late renewal of a license will be considered by the department unless the agent follows the procedures set forth in rule 3901-5-09 of the Ohio Administrative Code..

(7) An agent's failure to receive a renewal notice does not relieve the agent of their responsibility to timely complete CE requirements or to timely renew their license.

(8) The continuing education provider or the superintendent will post credits earned by the agent to the agent's record.

(D) Exemptions

The CE requirements contained in section 3905.481 of the Revised Code do not apply to the following agents:

(1) Agents who have been granted inactive status pursuant to section 3905.16 of the Revised Code.

(2) Agents who hold only a limited lines license(s).

(3) Agents who hold only a title insurance license, provided they complete at least twelve credits of approved CE during each renewal period, ten of which are directly related to the title insurance business and two of which are approved as ethics.

Agents who hold both a resident title and a resident major line license will have the same renewal period for both license types. The agent is required to complete twenty-four credits of CE, with at least ten credits designated as directly related to the title insurance business and at least three credits designated as directly related to ethics.

(4) Agents who hold only a resident surety bail bond license, provided they comply with the CE requirements as set forth in section 3905.88 of the Revised Code.

Agents who hold both a resident surety bail bond license and a resident major line license will have



two separate renewal periods. With the exception of ethics, credits earned for the agent's major line license will not count towards the surety bail bond credit requirement. CE credits completed for the surety bail bond license will count towards the agent's major line general CE requirement.

(E) Credits

(1) CE credits from another state do not transfer to Ohio when a person moves to Ohio and becomes a resident agent in Ohio.

(2) Credit may be given for a course that has been filed according to the submission requirements of rule 3901-5-03 of the Administrative Code, but is held prior to the superintendent's written approval of that course by the superintendent, so long as written approval is granted.

(3) With the exception of association membership credit, any agent who completed a course more than once in a renewal period will only be given credit for the first time the course was completed.

(4) Partial credit, rounded down in one-hour increments, may be given for classroom and distance learning courses only at the provider's option.

(a) The provider may, but is not required to, give refunds for the portion of the course unattended. Paragraph (E)(7) of rule 3901-5-04 of the Administrative Code discusses requirements on refund disclosures.

(b) Partial credit will only be given if the course participation fee is paid to the superintendent or its designee in the amount required as if the agent had attended the entire class.

(5) CE credit will only be provided if both the course and the provider are approved by the superintendent.

(6) Credit hours are considered earned on the date the agent completed the course, not the date that the credits are posted on the agent's record with the superintendent.

(7) Agents who complete more than the required number of credit hours in a renewal period may



apply those credit hours to the next renewal period, not to exceed fifty per cent of the required credit hours for the next renewal period. Excess CE credit hours will be carried over as general credit hours.

(8) Credit hours earned within the agent's late renewal period pursuant to division (D) of section 3905.06 of the Revised Code, or the reinstatement period pursuant to division (E) of section 3905.06 of the Revised Code may be used to meet the requirements necessary to renew that license.

(F) Credit for publication, classroom instruction, and association membership

(1) An agent may receive up to ten hours of CE credit per renewal period for the publication of articles or books authored by such agents so long as the article or book is published in a generally known and recognized state or national publication and directly relate to the business of insurance. The extent to which such credit may be given is at the discretion of the superintendent. Requests for CE credit related to publication of articles or books will only be considered by the superintendent if it is made in writing and accompanied by proof of authorship and publication. Credit will be given only once for each approved article or book.

(2) CE credit may be allowed for the authors of written materials used in approved CE courses on a one-time per course basis equal to the number of CE credit hours for which the course was approved. If there are multiple authors of the written course materials, no author will receive more than their pro rata share as determined by the provider. The total number of hours received by all authors for a course cannot exceed the total number of hours for which the course is approved. Requests for CE credit related to written material used in an approved CE course will only be considered by the superintendent if it is made in writing accompanied by proof of authorship.

(3) Instructors for approved CE courses may receive CE credit for instructing courses. Credit may be given in an amount equal to two times the number of hours actually spent instructing a course. Credit will be given only once per course per renewal period.

(4) An agent who authors materials for an approved course and teaches the same course in a renewal period may receive credit for authoring the written materials or instructing the course, but not for both activities in any one renewal period, subject to paragraph (E)(3) of this rule.



(5) An agent may earn up to four CE credits per renewal period for membership and active participation in local, regional, state, or national professional insurance associations. Credits may be earned from the combination of different local, regional, state, or national professional insurance associations in which the agent holds a membership to reach the four-credit limit. The following are the minimum qualifications and limitations for earning association membership credit:

(a) The agent is a dues-paying member and in good standing with the local, regional, state, or national professional insurance association that is approved as a CE provider and has a course specifically approved in this state to issue association membership credits.

(b) The agent actively participates in the functions of a local, regional, state, or national professional insurance association for the number of association credits earned. For purposes of this rule an association credit will only be considered if it involves at least fifty minutes of participation. Active participation in a local, regional, state, or national professional insurance association can be met by the following activities:

(i) Attending a formal meeting or a formal business program hosted by a local, regional, state, or national professional insurance association where attendance is verified;

(ii) Serving on and actively participating in a local, regional, state, or national board or committee in affiliation with the local, regional, state, or national professional insurance association; or

(iii) Participating in industry, regulatory or legislative meetings held by or on behalf of a local, regional, state, or national professional insurance association.

(c) No request for CE credits related to membership and active participation in local, regional, state, or national professional insurance associations will be considered unless the agent submits a written request to the association for the association's determination of participation credit and its submission of those credits to the superintendent.

(d) Credits approved for regular CE courses offered by the professional insurance associations do not count towards membership CE credit.



(e) Association credits will only count as general credits for satisfying major line, title or surety bail bond credit requirements. Association credits do not count towards satisfying ethics requirements for any type of license.

(f) The association is an approved continuing education provider authorized to offer association membership CE credit in this state.

(g) The activity or program took place while the association was authorized to offer association membership credit.

(h) The association is responsible for determining participation in a meeting, program or affiliation qualified for association credit.

(6) Credits earned from association membership using the same course identification number are permitted so long as the same activity type and completion date have not been previously submitted for credit. Agents may accumulate an unlimited number of association membership credits from the combination of different local, regional, state, or national professional insurance associations, however, only the first four association credits reported to the superintendent will be applied towards the maximum number of association credits allowed per renewal period.

(G) Unfair and deceptive act or practice

The making of any misrepresentation, or any untrue, misleading or deceptive statement or assertion in support of or in connection with a request for a license renewal, exemption, extension, or inactive status is an unfair and deceptive act or practice in the business of insurance.

(H) Severability

If any portion of this rule or the application thereof to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of the rule or related rules which can be given effect without the invalid portion or application, and to this end the provisions of this rule are severable.