



Ohio Revised Code Section 3970.07 Pet insurer training.

Effective: January 22, 2025

Legislation: Senate Bill 175

(A) No pet insurer shall sell, solicit, or negotiate a pet insurance product until after the agent is appropriately licensed and has completed the required training identified in division (C) of this section.

(B) A pet insurer shall ensure that the pet insurer's agents are trained under division (C) of this section and have been appropriately trained on the coverage and conditions of its pet insurance products.

(C) A pet insurer transacting pet insurance shall be trained on the following topics:

(1) Preexisting conditions and waiting periods;

(2) The differences between pet insurance and wellness programs;

(3) Hereditary disorders, congenital anomalies or disorders, and chronic conditions, and how pet insurance policies and riders interact with those conditions or disorders;

(4) Rating, underwriting, renewal, and other related administrative topics.

(D) No additional training is required for a pet insurer or agent that has completed the training requirements of another state, if those requirements are the same or substantially similar to the requirements of this section.
