

Self-study CE Exam – “Bail & Major Lines” (15 Hrs)

1. Who is prohibited by law from acting as a Surety Bail Bond Agent?
 - A. Attorneys
 - B. Jailers
 - C. Bailiffs
 - D. All of the Above

2. Who is the person that is appointed or employed by an insurer to supervise or manage the writing of bail bond and agents appointed by the insurer?
 - A. Clerk of court
 - B. Surety
 - C. Bailiff
 - D. Managing General Agent

3. In relation to a bail bond contract, what is concealment?
 - A. Not paying the bond fee
 - B. Hiding an illegal ordnance in your coat or pocket
 - C. Withholding the facts
 - D. None of the Above

4. What type of verbal or written agreement generally sets forth the conditions of the agreement with no specificity?
 - A. Unilateral
 - B. Informal
 - C. Formal
 - D. Bilateral

5. What is the surrender by one state or country to another of an individual accused or convicted of an offense outside its own territory and within the territorial jurisdiction of the other, and demands the surrender?
 - A. Adjudication
 - B. Custody
 - C. Extradition
 - D. Exoneration

6. What is the procedure whereby the accused is brought initially before the court to plead to the criminal charge in the indictment?
 - A. Trial
 - B. Motion
 - C. Arraignment
 - D. Appeal

7. What can a Licensed Surety Bail Bond Agent not do?
 - A. Charge the 10% filed rate
 - B. Charge a \$35.00 travel fee
 - C. Sign a bond in blank
 - D. Keep collateral until the bond is over

8. The Director of the Ohio Dept. of Insurance can do which of the following?
 - A. To make sure Insurance rates are adequate
 - B. To suspend or revoke licenses
 - C. To inquire into violations of Ohio Insurance Laws
 - D. All of the above

9. What is a written order, made on behalf of the state, and based upon a complaint issued pursuant to statute and/or court rule and commands law enforcement officers to arrest a person and bring him back before a judicial officer?
 - A. Writ
 - B. Summons
 - C. Warrant
 - D. All of the above

10. What does “consideration” mean when speaking about bail bonds?
 - A. Only money
 - B. Only property
 - C. Only co-signing
 - D. Giving anything of value

11. How long does an agent have to keep his records after a bond is over?
 - A. 1 year
 - B. 2 years
 - C. 3 years
 - D. 10 years

12. What is it called when the liability of the surety is discharged and released?
 - A. Failure to Appear
 - B. Extradition
 - C. Fiduciary
 - D. Exoneration of the Bond

13. Where does a Licensed Surety Bail Bond Agent file his powers of attorney?
 - A. With the bailiff of the court
 - B. With the clerk of the court
 - C. With the judge of the court
 - D. With the jailer

14. What is permissible print advertising in a detention facility?
 - A. A polo shirt with your agency name and phone number
 - B. A simple business card passed out to inmates
 - C. Telephone book advertising
 - D. None of the above

15. How much notice must you give of your intent to convert collateral into cash in case of a forfeiture?
- A. 10 days
 - B. 25 days
 - C. 45 days
 - D. 90 days
16. Upon surrender of the defendant the liability of the surety is discharged and released, what is this called?
- A. Extradition
 - B. Exoneration
 - C. Arraignment
 - D. Assignment
17. When there is unwritten authority to perform incidental acts, the public assumes the agent's authority to be?
- A. Informal
 - B. Bilateral
 - C. Implied
 - D. Unilateral
18. Can a bond client, who has been treated well by an agency, waive his rights and pay a 15% fee instead of the 10% filed rate?
- A. Yes
 - B. Never
 - C. Only if it is less than \$50.00
 - D. Only if the agency doesn't tell anyone
19. Jurisdiction that deals with traffic court would be considered what?
- A. Personal Jurisdiction
 - B. Appellate Jurisdiction
 - C. Territorial Jurisdiction
 - D. Subject Matter Jurisdiction
20. Can a Surety Bail Bond Agent use the automobile he is holding as collateral?
- A. Only if the defendant says it is okay
 - B. Only if it is reasonable to the amount of the bond
 - C. Only if the judge knows about it
 - D. No
21. In whose name must the build-up fund be kept?
- A. In the name of the agent only
 - B. In the name of the agency only
 - C. In the name of the Director of the Ohio Dept. of Insurance
 - D. None of the above
22. Who is the competent party to a contract?
- A. A 17 year old honor student
 - B. A 29 year old teacher who has a drug problem
 - C. A deaf factory worker
 - D. No One

23. When apprehending a bond jumper, must a Surety Bail Bond Agent notify the local law enforcement agency, having jurisdiction over the area, of his/her intent?
- A. No.
 - B. Yes
 - C. Only if the charge is a felony
 - D. Only if the charge is a misdemeanor
24. What do you call the accusation in writing found by a grand jury?
- A. Implied Contract
 - B. Incarceration
 - C. Indictment
 - D. Writ
25. To “revoke a bond” means to do what?
- A. To cancel
 - B. To annul
 - C. To rescind
 - D. All of the above
26. When do agents get their build-up funds?
- A. When the amount reaches \$50,000.00
 - B. Within 6 months after all liability is discharged
 - C. At retirement
 - D. Build-up funds do not belong to the agent
27. How much collateral can an agency retain in case of a forfeiture
- A. Only 10% of it
 - B. All of it
 - C. Half of it
 - D. None of it
28. What are the two elements to an agreement?
- A. Contract and money
 - B. Offer and Acceptance
 - C. Defendant and co-signer
 - D. None of the Above
29. Who are the three parties to a surety bond?
- A. Policeman, judge and surety
 - B. Defendant, co-signer and judge
 - C. Pincipal, oblige and surety
 - D. Defendant, surety and judge
30. What is the act of making a false oral or written statement that is intended to injure someone in the business of insurance?
- A. Misrepresentation
 - B. Discrimination
 - C. Defamation
 - D. Intimidation

31. Incarceration is also known as?
- A. Imprisonment
 - B. Consideration
 - C. Indictment
 - D. Agreement
32. When is a surety released from all liability on a bond?
- A. 30 days after the bond was written
 - B. When all the conditions of the bond have been satisfied
 - C. 1 year after the bond was written
 - D. After the defendant appears in court the first time
33. Who can arrest a principal on a bond?
- A. A bounty hunter
 - B. An on-duty police officer
 - C. A Licensed Surety Bail Bond Agent
 - D. The co-signer
34. If a Surety Bail Bond Agent has his license revoked, what can he/she not do?
- A. Write regular life, health, variable life insurance
 - B. Pick up bond jumpers only in the State of Ohio
 - C. Own less than half the stock in a bail bonding business
 - D. All of the above
35. How much continuing education does a Bail Bond Agent need to have?
- A. 40 hours
 - B. 12 hours a year
 - C. 7 hours every year
 - D. None of the Above
36. Can a Bail Bond Agent collect interest on collateral for his gain?
- A. Yes
 - B. No
 - C. Only on an amount under \$1,000.00
 - D. Yes, for the first 30 days
37. Which of the following individuals can write a bail bond?
- A. A bailiff
 - B. A policeman
 - C. A judge
 - D. None of the Above
38. What type of authority is unwritten authority to perform incidental acts?
- A. Apparent
 - B. Express
 - C. Implied
 - D. None of the above

39. Who cannot write a bail bond?
- A. A judge
 - B. A policeman
 - C. A bailiff
 - D. All of the above
40. Does a Surety Bail Bond Agent have to notify the local law enforcement agency, having jurisdiction over the area, of his/her intent to apprehend a bond jumper?
- A. Only if the charge is a felony
 - B. Only if the charge is a misdemeanor
 - C. Only if the defendant never met the Surety Agent
 - D. The Surety must ALWAYS notify the local law enforcement agency
41. The defendant or person whose performance on the bond is being guaranteed is called the what?
- A. Oblige
 - B. Surety
 - C. Principal
 - D. Co-signer
42. What is the written agreement between two or more parties setting forth the duties and responsibilities of each party and services to be performed?
- A. Collateral
 - B. Bond
 - C. Contract
 - D. Bail bond
43. This action occurs when a bond is rescinded or cancelled by the court and the defendant is ordered to be re-incarcerated.
- A. Extradition
 - B. Exoneration
 - C. Fiduciary
 - D. Revocation
44. What type of written or verbal agreement generally sets forth the conditions of the agreement with specificity?
- A. Informal
 - B. Unilateral
 - C. Formal
 - D. Bilateral
45. The Director of the Ohio Dept. of Insurance cannot do which of the following?
- A. Suspend or revoke licenses
 - B. Make sure Insurance rates are adequate
 - C. Inquire into violations of Ohio Insurance Laws
 - D. None of the Above

46. When the license of a Surety Bail Bond Agent is revoked, what can he do?
- A. Only write regular life, health, variable life insurance
 - B. Only write property & casualty insurance
 - C. Pick up bond jumpers
 - D. None of the above
47. The State of Ohio is always this on a bond in state court?
- A. Surety
 - B. Principal
 - C. Oblige
 - D. Guarantor
48. Under what specific condition can a Surety Bail Bond Agent collect interest on collateral for his gain?
- A. After the bond is exonerated
 - B. If, and only if, the Judge approves it
 - C. Only on an amount under \$1,000.00
 - D. A Bail Agent may never collect interest on collateral
49. How long do agents have to keep records after a bond is completed?
- A. As long as his agency requires
 - B. 1 year
 - C. 3 years
 - D. 5 years
 - E. Agents do not have to keep records after a bond is complete
50. An insurer that agrees to be responsible for the fulfillment of the obligation if the principal does not is called what?
- A. Forfeiture
 - B. Surety
 - C. Bailiff
 - D. Defendant
51. In the business of insurance, what is the act of making a false oral or written statement that is intended to injure someone?
- A. Intimidation
 - B. Discrimination
 - C. Misrepresentation
 - D. Defamation
52. Actually, collateral belongs to the following?
- A. The Surety Bail Agent, while it is in his/her custody
 - B. The Courts while the case is being decided
 - C. The person who gave the collateral
 - D. The agent for the Police Property Room
53. The Director of the Ohio Dept. of Insurance can do which of the following?
- A. Make sure Insurance rates are adequate
 - B. Allow interest to be kept on certain types of collateral
 - C. Give dispensation for a bailiff to act as a Surety Bail Bond Agent
 - D. Only B and C

54. This takes place when the applicant applies for a surety bail bond by completing the application?
- A. Extradition
 - B. Offer
 - C. Forfeiture
 - D. Consideration
55. Sentencing or final settlement of a criminal case is what?
- A. Extradition
 - B. Disposition
 - C. Exoneration
 - D. Conviction
56. How much time does a surety have from the date of judgment to file notice of appeal?
- A. 10 days
 - B. 120 days
 - C. 30 days
 - D. 60 days
57. When an agent exceeds the authority expressed in the agent's contract, the public assumes the agent's authority to be?
- A. Implied
 - B. Apparent
 - C. Unilateral
 - D. Bilateral
58. If a Surety Bail Bond Agent has his license revoked, what can he not do?
- A. Own less than half the stock in a bonding company
 - B. Pick up bond jumpers
 - C. Write regular life, health, variable life insurance
 - D. All of the above
59. With regard to build-up funds, when do agents get them?
- A. At retirement
 - B. Agents are not entitled to build-up funds
 - C. Within 6 months after all liability is discharged
 - D. When the amount reaches \$35,000.00
60. When does your insurer have to certify to the Superintendent of Insurance the names and addresses of the agents for whom it requests appointments?
- A. By January 1st of each year
 - B. By July 1st of each year
 - C. By December 31st of each year
 - D. By June 30th of each year
61. To fabricate by false imitation or altering the writing of another is called?
- A. Soliciting
 - B. Forgery
 - C. Defamation
 - D. Intimidation

62. Intentional misrepresentation of a material fact with intent to cause injury to another party is known as this?
- A. Fraud
 - B. Discrimination
 - C. Concealment
 - D. Consideration
63. Intentional misrepresentation of a material fact with intent to cause injury to another party is known as?
- A. Acceptance
 - B. Rebating
 - C. Fraud
 - D. Diversion
64. Who is the co-signer that guarantees the surety against financial loss?
- A. Contractor
 - B. Indemnitor
 - C. Surety
 - D. Principal
65. "Guaranteed Security" that is held for a bond is called?
- A. Recognizance
 - B. Indemnity
 - C. Collateral
 - D. Surety
66. The person appointed and authorized by an insurer to act as the company's representative?
- A. Insured
 - B. Agent
 - C. Principal
 - D. Oblige
67. The front form of a surety bail bond contract is called this?
- A. Indictment
 - B. Application
 - C. Guarantee
 - D. Informal
68. A bail bond agreement is made up of which of the following two elements?
- A. Money and Contract
 - B. Co-signer and Defendant
 - C. Offer and Acceptance
 - D. None of the Above
69. With regard to a Surety Bail Bond Agent, a Judge may do the following?
- A. Allow 25% of the collateral to be kept after exoneration of the bond
 - B. Give permission for rebating if there is a medical situation
 - C. Increase the premium rate from 10% to 15%
 - D. None of the above

70. All defendants, until determined otherwise, are legally considered to be this?
- A. Guilty
 - B. Innocent
 - C. Probational
 - D. Unilateral
71. Coercion is when you do the following?
- A. Intentionally misrepresent a material fact to injure someone
 - B. Make the purchase of insurance from a particular source a condition to another transaction
 - C. Force a Co-signer to pay the premium that is due
 - D. Fabricate by false imitation or alter the writing of another
72. In certain circumstances, collateral may be used by the Surety Bail Bond Agent or his family; an example would be which of the following?
- A. Jewelry may be worn so that it's whereabouts is always know
 - B. A properly titled vehicle may driven for work purposes only
 - C. A residence may be lived in if it is currently unoccupied
 - D. None of the Above
73. The Ohio Department of Insurance authorizes that Continuing Education can be taken by which of the following ways?
- A. Classroom
 - B. Interactive On-line
 - C. Self-study
 - D. All of the Above
74. If a Surety Bail Bond Agent has his license revoked, what can he/she do?
- A. Write regular life, health, variable life insurance
 - B. Pick up bond jumpers only in the State of Ohio
 - C. Own less than half the stock in a bail bonding business
 - D. None of the above
75. In the State of Ohio, who is authorized to arrest a principal on a bond?
- A. A police officer who is on-duty
 - B. A bounty hunter
 - C. A Licensed Surety Bail Bond Agent
 - D. A bailiff if instructed to do so by the Court
76. Who is prohibited from receiving benefits of a bail bond, except as principal?
- A. A Municipal Court Judge
 - B. A part-time employee of an attorney's office
 - C. An honorary Peace Officer
 - D. All of the above

77. The superintendent may suspend, revoke or refuse to issue any license for one of more of the following reasons, except for?
- A. providing incorrect, misleading, incomplete or materially untrue information in a license or appointment application
 - B. violating or failing to comply with any insurance law, rule, subpoena, consent agreement or order of the superintendent or the insurance authority of another state
 - C. improperly withholding, misappropriating or converting any money or property received in the course of doing insurance business
 - D. having been convicted or pleaded guilty or no contest to a felony, as long as it DID NOT involve misuse or theft of money or property belonging to another, fraud forgery or breach of a fiduciary duty, that is based on any act or omission relating to the business of insurance, securities or financial services
78. In certain circumstances, collateral may be used by the Surety Bail Bond Agent or his family; an example would be which of the following?
- A. Jewelry may be worn so that it's whereabouts is always know
 - B. A properly titled vehicle may driven for work purposes only
 - C. A house may be lived in ONLY if it is currently unoccupied
 - D. None of the Above
79. The Ohio Department of Insurance authorizes that Continuing Education can be taken by which of the following ways?
- A. Classroom
 - B. Interactive On-line
 - C. Self-study
 - D. All of the Above
80. A Surety Bail Bond Agent may legally do the following acts with written permission from the Superintendent of Insurance?
- A. Submit more than one power of attorney for a single bond
 - B. Alter or erase a power of attorney
 - C. Provide title, notary or lien filing services for a nominal fee
 - D. None of the above
81. The ODI authorizes only ONE party to arrest a principal on a bond?
- A. A police officer who is on-duty
 - B. A bounty hunter
 - C. A Licensed Surety Bail Bond Agent
 - D. A bailiff if instructed to do so by the Court
82. "Consideration" means what, when speaking about bail bonds?
- A. Only money
 - B. Giving anything of value
 - C. Only co-signing
 - D. Only property

83. A Surety Bail Bond Agent has to notify the local law enforcement agency, having jurisdiction over the area, of his/her intent to apprehend a bond jumper?
- A. No, only if the charge is a felony
 - B. No, only if the charge is a misdemeanor
 - C. No, only if the defendant never met the Surety Agent
 - D. Yes, the local law enforcement agency must always be notified
84. The defendant or person whose performance on the bond is being guaranteed by the bond is called what?
- A. Oblige
 - B. Surety
 - C. Principal
 - D. Co-signer
85. The written agreement between two or more parties setting forth the duties and responsibilities of each party and services to be performed is a...
- A. Habeas Corpus
 - B. Affidavit
 - C. Contract
 - D. Bail bond
86. What action occurs when a bond is rescinded or cancelled by the court and the defendant is ordered to be re-incarcerated.
- A. Extradition Hearing
 - B. Exoneration of the Bond
 - C. Personal Recognizance
 - D. Revocation of the Bond
87. When there is specificity, what type of written or verbal agreement generally sets forth the conditions of the agreement?
- A. Informal
 - B. Unilateral
 - C. Formal
 - D. Bilateral
88. The Director of the Ohio Dept. of Insurance cannot do which of the following?
- A. Suspend or revoke licenses
 - B. Make sure Insurance rates are adequate
 - C. Inquire into violations of Ohio Insurance Laws
 - D. Set insurance rates
89. Under the Solicitation rules, what action is allowed on the grounds of a Courthouse or Jail?
- A. Distribute a business card to provide surety bail bond services
 - B. Approach a person not currently a client to initiate bail bond services
 - C. Give a business card if a request is initiated by a potential indemnitor
 - D. Wear clothing that identifies you as a Surety Bail Bond Agent

90. By what date does your insurer have to certify to the Superintendent of Insurance the names and addresses of the agents for whom it requests appointments?
- A. By June 30th of each year
 - B. By July 1st of each year
 - C. By December 31st of each year
 - D. By January 1st of each year
91. Intentional misrepresentation of a material fact with intent to cause injury to another party is known as what?
- A. Fraud
 - B. Discrimination
 - C. Concealment
 - D. Rebating
92. Only competent parties may enter into a contract. "Restricted persons" cannot and include the following?
- A. Mentally deficient individuals
 - B. Minors
 - C. People under the influence of alcohol or drugs
 - D. All of the above
93. The co-signer that guarantees the surety against financial loss is the?
- A. Contractor
 - B. Indemnitor
 - C. Surety
 - D. Principal
94. The person appointed and authorized by an insurer to act as the company's representative is called the?
- A. Insured
 - B. Agent
 - C. Principal
 - D. Obligee
95. A bail bond agreement contains which of the following two elements?
- A. Money and Contract
 - B. Co-signer and Defendant
 - C. Offer and Acceptance
 - D. None of the Above
96. Regarding a Surety Bail Bond Agent, a Judge may do the following?
- A. Allow 25% of the collateral to be kept after exoneration of the bond
 - B. Give permission for rebating ONLY if there is a medical reason
 - C. Increase the premium rate from 10% to 15%
 - D. None of the above
97. A self-study CE course must include an examination:
- A. That must be taken downtown at the Ohio Department of Insurance
 - B. At a site approved by the CE Provider
 - C. At a site approved by the Insurer
 - D. At a site approved by the Managing General Agent

98. In Ohio, the term “Insurance agent” includes:
- A. A limited lines insurance agent
 - B. A surety bail bond agent
 - C. A surplus line broker
 - D. All of the Above
99. An agent has been convicted of or pleaded guilty or no contest to a felony regardless of whether a judgment of conviction has been entered by the court.
- A. The superintendent may revoke the license of an insurance agent
 - B. The superintendent has no jurisdiction over the agent
 - C. The superintendent can only suspend the license
 - D. If the plea is “no contest” then the license remains in good standing
100. If a Bail Agent registers with a court after the last day of August, the court must add that agent to the list available at the holding facility or jail:
- A. Within 30 days of the court’s approval of that registration
 - B. Within 10 days of the court’s approval of that registration
 - C. Within 24 hours of the court’s approval of that registration
 - D. The court must wait until the next annual list is published
101. The Surety Bail Bond Agent must provide to the person giving collateral security or other indemnity, a written, numbered receipt which
- A. Gives an appraised “monetary value” determined by the agent
 - B. Describes “in a detailed manner” the collateral security
 - C. A receipt does not need to be given for collateral valued under \$100.00
 - D. A receipt does not need to be given if collateral is held over 10 days
102. The 10% Premium Rate that is filed & approved by the Superintendent of Insurance
- A. Must be charged and collected for the “cost” of a bail bond
 - B. Is only a suggestion of what premium to charge
 - C. Is a “gray area” in the minds of some Surety Bail Bond Agent
 - D. Must be “inclusive” of any expense fees being charged
103. Courts MUST inform a defendant of the following...except for which one?
- A. The nature of the charges against him
 - B. His right to have counsel or legal representation
 - C. The effect of his plea of guilty, not guilty or no contest
 - D. The sentence that will be imposed if a particular plea is given
104. One who flees...who takes flight, evades or escapes from arrest is called a?
- A. Felony
 - B. Fugitive
 - C. Frugal
 - D. Fiduciary
105. One party prepares a contract and submits it to the other party on a “take it or leave it” basis without any negotiation. These are Surety Bail Bonds!
- A. Contract of Admission
 - B. Contract of Adhesion
 - C. Conditional Contract
 - D. Contract for America

106. The party against whom relief or recovery is sought in an action or suit. He is also called the accused in a criminal case.

- A. Disposition
- B. Plaintiff
- C. Defendant
- D. Director

107. How many years does an agent have to keep his records after a bond is exonerated?

- A. 1 year
- B. 2 years
- C. 3 years
- D. 10 years

108. When the liability of the surety is discharged and released, it is called?

- A. Failure to Appear
- B. Extradition
- C. Fiduciary
- D. Exoneration of the Bond

109. Permissible print advertising in a detention facility is this?

- A. A polo shirt with your agency name and phone number
- B. A simple business card passed out to inmates
- C. Telephone book advertising
- D. None of the above

110. How much notice must you give of your intent to convert collateral into cash in case of forfeiture?

- A. 10 days
- B. 25 days
- C. 45 days
- D. 90 days

111. Upon surrender of the defendant the liability of the surety is discharged and released, this is this called?

- A. Extradition
- B. Exoneration
- C. Arraignment
- D. Assignment

112. With unwritten authority to perform incidental acts, the public assumes the agent's authority to be?

- A. Informal
- B. Bilateral
- C. Implied
- D. Unilateral

113. The build-up fund must be kept in whose name?

- A. In the name of the Agent only
- B. In the name of the Agency only
- C. In the name of the Director of the Ohio Dept. of Insurance
- D. In the name of the Agent and the Managing General Agent

114. Who can act as - or be an employee of - a Surety Bail Bond Agent?
- A. Prisoners incarcerated in a detention facility
 - B. Only a person employed at an attorney's office
 - C. Persons having the power to arrest
 - D. None of the above
115. In the business of insurance, the act of making a false oral or written statement that is intended to injure someone is called?
- A. Intimidation
 - B. Discrimination
 - C. Misrepresentation
 - D. Defamation
116. Collateral, when being held to secure a bond, belongs to whom?
- A. The Surety Bail Agent, while it is in his/her custody
 - B. The Courts while the case is being decided
 - C. The person who gave the collateral
 - D. The agent for the Police Property Room
117. The Director of the Ohio Dept. of Insurance can do what?
- A. Make sure Insurance rates are adequate
 - B. Allow 10% interest to be kept on certain types of collateral
 - C. Permit a Municipal Clerk to act as a Surety Bail Bond Agent
 - D. Only B and C
118. How much time does a surety have from the date of judgment to file notice of appeal?
- A. 10 days
 - B. 120 days
 - C. 30 days
 - D. 60 days
119. When an agent exceeds the authority expressed in the agent's contract, the public assumes the agent's authority to be what?
- A. Implied
 - B. Apparent
 - C. Unilateral
 - D. Bilateral
120. If a Surety Bail Bond Agent's license is revoked, what can he NOT do?
- A. Own more than half the stock in a bonding company
 - B. Pick up bond jumpers
 - C. Write regular life, health, variable life insurance
 - D. All of the above
121. With regard to build-up funds, when do agents get them back?
- A. At retirement
 - B. Agents are not entitled to build-up funds
 - C. Within 6 months after all liability is discharged
 - D. When the amount reaches \$50,000.00

122. To “revoke a bond” means to do what?
- A. To cancel
 - B. To annul
 - C. To rescind
 - D. All of the above
123. All advertising by a Surety Bail Bond Agent MUST include what?
- A. The address of record on file with the Ohio Department of Insurance
 - B. The names of all counties where the Agent is currently registered
 - C. A photograph of the Agent taken by the Sheriff’s Department
 - D. The Surety Bail Bond Agent’s NPN
124. In case of forfeiture, how much collateral can an agent keep?
- A. Only 10% of it
 - B. All of it
 - C. Absolutely None of it
 - D. Half of it
125. What are the two elements to an agreement called?
- A. Contract and money
 - B. Offer and Acceptance
 - C. Defendant and co-signer
 - D. None of the Above
126. Who are the three parties to a surety bond?
- A. Judge, Court Clerk and Surety
 - B. Defendant, Indemnitor and Judge
 - C. Pincipal, Oblige and Surety
 - D. Defendant, Surety and Judge
127. When is a surety released from all liability on a bail bond?
- A. 45 days after the bond is written
 - B. When all the conditions of the bond have been satisfied
 - C. When the Judge says so
 - D. After the defendant appears at the Arraignment
128. A person seeking to renew a Surety Bail Bond license must do what?
- A. Apply annually for the renewal before the last day of February
 - B. Submit a \$150 fee with forms prescribed by the Superintendent
 - C. Annually complete 7 hours of CE prior to the renewal date
 - D. He must do all of the above
129. Within 30 days, who must be notified in writing, after a Surety Bail Bond Agent changes his/her principal business address or telephone number?
- A. Managing General Agent
 - B. Clerk of the Court of Common Pleas in which the licensee is registered
 - C. Clerk of the Court of Common Pleas in which the licensee resides
 - D. Only A and B

130. What type of authority is unwritten authority to perform incidental acts?
- A. Apparent
 - B. Express
 - C. Implied
 - D. None of the above
131. The superintendent requires each licensee to acquire a Wallet Identification Card that includes the licensee's photograph and any other information required by the superintendent. Which statement applies?
- A. the licensee shall keep the Wallet Identification Card on the licensee's person while engaging in the bail bond business.
 - B. the licensee may use his valid Ohio Driver License or State Issued ID Card in lieu of the Wallet Identification Card ONLY if it is lost or stolen
 - C. any valid form of "positive" identification may be used to identify a Surety Bail Bond Agent in on the grounds of a Courthouse or Detention Facility
 - D. under the new Ohio Revised Code, a non-licensed representative may use a licensee's Wallet Identification Card to identify him as part of an Agency
132. A person seeking to renew a Surety Bail Bond license must do all, except?
- A. apply annually for a renewal of the license before the final day of the licensee's birth month
 - B. submit a one-hundred-fifty-dollar renewal fee
 - C. apply annually for a renewal of the license on or before the last day of February
 - D. submit the Application on forms prescribed by the superintendent
133. Ohio prohibits the use of certain widely used titles, except?
- A. Bail Enforcement Agent
 - B. Bounty Hunter
 - C. Surety Bail Bond Agent
 - D. Bail Recovery Agent
134. Other than a law enforcement officer, a licensed Surety Bail Bond Agent shall NOT apprehend, detain or arrest a principal on bond unless?
- A. he has notified the local law enforcement agency having jurisdiction over the area in which such activities will be performed
 - B. he has notified the Municipal Court or Court of Common Pleas beforehand
 - C. he is also licensed as a Private Investigator under Chapter 4940 O.R.C.
 - D. he has represented himself to be a "Bail Enforcement Agent" for Ohio
135. Upon receipt of any written inquiry/request from the Ohio Department of Insurance, a written response must be provided within how many calendar days?
- A. 10
 - B. 30
 - C. 21
 - D. 60

136. What is concealment, in relation to a bail bond contract?
- A. Not paying the bond fee
 - B. Hiding an illegal ordinance in your coat or pocket
 - C. Withholding the facts
 - D. None of the Above
137. When there is NO specificity, what type of verbal or written agreement generally sets forth the conditions of the agreement?
- A. Unilateral
 - B. Informal
 - C. Formal
 - D. Bilateral
138. What is the surrender by one state or country to another of an individual accused or convicted of an offense outside its own territory and within the territorial jurisdiction of the other, and demands the surrender?
- A. Adjudication
 - B. Custody
 - C. Extradition
 - D. Exoneration
139. The procedure whereby the accused is brought initially before the court to plead to the criminal charge in the indictment is called?
- A. Trial
 - B. Motion
 - C. Arraignment
 - D. Appeal
140. What can a Licensed Surety Bail Bond Agent not do?
- A. Charge the 10% filed rate
 - B. Charge a \$35.00 travel fee
 - C. Sign a bond in blank
 - D. Keep collateral until the bond is over
141. On the grounds of a Courthouse or Jail absolute *ethical behavior* is demanded! With solicitation being restricted and defined, what is *proper ethical* behavior?
- A. Approaching a person not currently a client to initiate services
 - B. Giving a business card if requested by a potential indemnitor
 - C. Wearing clothing that identifies you as a Surety Bail Bond Agent
 - D. Distributing a business card to provide surety bail bond services
142. A person is authorized to do the business of a Surety Bail Bond Agent if the superintendent is satisfied that all BUT ONE or the following apply:
- A. the applicant is a person of high character and integrity
 - B. the applicant is at least 18 years of age
 - C. the applicant has relatives in the surety bonding business
 - D. the applicant has successfully completed the education requirements and passed the required examination

143. Family members call and need your professional help. They want assurance their Loved One will be released from jail. What *due diligence* effort gives you the best source before making an “informed decision” to post the bond?
- A. Checking with the Clerk for the next hearing date
 - B. Checking with the Bailiff for the Judge’s schedule
 - C. Checking with Authorities for possible holders or outstanding warrants
 - D. Checking your Crystal Ball
144. At an arraignment you note the *bail decision* of the Judge. You must make a decision to write or not to write the bond. What is your obligation to the family?
- A. Inform them that your premiums are non refundable
 - B. Disclose all “bond options” available (e.g. cash, surety and/or 10%)
 - C. Explain the liability & risks in posting bond directly with the Court
 - D. All of the above
145. This is an *ethical* proverb: “Do unto others _____?”
- A. before they do unto you
 - B. as you would have them do unto you
 - C. for they will surely do unto you
 - D. in case they do unto you
146. Collateral, when being held by an agent to secure a bond, can?
- A. Be used by the Defendant’s spouse
 - B. Absolutely Never be used
 - C. Be used with permission of the Superintendent
 - D. Be used by the owner of the property while being held
147. A balance is owed on the Premium Due. What is the *ethical* thing to do?
- A. The family’s poor, ignore the file and mark it “Paid in Full”
 - B. Accept ‘food stamps’ for the payment
 - C. Work out an acceptable payment plan for the balance
 - D. Ask the Judge to lower the bond amount
148. Advertising by a Surety Bail Bond Agent, according to the Rules & Codes promulgated by the Ohio Department of Insurance, MUST include?
- A. The address where the Surety Bail Bond Agent resides
 - B. The address of record on file with the Ohio Department of Insurance
 - C. The Surety Bail Bond Agent’s Social Security Number
 - D. The Surety Bail Bond Agent’s NPN
149. After forfeiture, how much collateral can a Surety Bail Bond Agent keep?
- A. All of it
 - B. Some of it
 - C. None of it
 - D. Half of it

150. The ONLY ONE authorized by the ODI to arrest a principal on a bond?
- A. A bounty hunter
 - B. An on-duty police officer
 - C. A Licensed Surety Bail Bond Agent
 - D. The co-signer

NOTE: A grade of 70% or higher must be received on the final examination.

The accompanying Affidavit must be completed to certify that you have taken the exam without the assistance of another person.

The completion date will be the date the exam is graded and passed.