

**As Re-referred by the House State and Local Government  
Committee**

**130th General Assembly  
Regular Session  
2013-2014**

**H. B. No. 430**

**Representatives Kunze, Stinziano**

—

**A B I L L**

To amend sections 3905.01, 3905.06, and 3905.40 and 1  
to enact section 3905.063 of the Revised Code to 2  
regulate self-service storage facilities. 3

**BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:**

**Section 1.** That sections 3905.01, 3905.06, and 3905.40 be 4  
amended and section 3905.063 of the Revised Code be enacted to 5  
read as follows: 6

**Sec. 3905.01.** As used in this chapter: 7

(A) "Affordable Care Act" means the "Patient Protection and 8  
Affordable Care Act," 124 Stat. 119, 42 U.S.C. 18031 (2011). 9

(B) "Business entity" means a corporation, association, 10  
partnership, limited liability company, limited liability 11  
partnership, or other legal entity. 12

(C) "Home state" means the state or territory of the United 13  
States, including the District of Columbia, in which an insurance 14  
agent maintains the insurance agent's principal place of residence 15  
or principal place of business and is licensed to act as an 16  
insurance agent. 17

(D) "In-person assister" means any person, other than a 18

navigator, who receives any funding from, or who is selected or 19  
designated by, an exchange, the state, or the federal government 20  
to perform any of the activities and duties identified in division 21  
(i) of section 1311 of the Affordable Care Act. "In-person 22  
assister" includes any individual that is employed by, supervised 23  
by, or affiliated with an in-person assister and performs any of 24  
the activities and duties identified in division (i) of section 25  
1311 of the Affordable Care Act, any non-navigator assistance 26  
personnel, and any other person deemed as such by rules adopted by 27  
the superintendent under division (L) of section 3905.471 of the 28  
Revised Code. 29

(E) "Insurance" means any of the lines of authority set forth 30  
in Chapter 1739., 1751., or 1761. or Title XXXIX of the Revised 31  
Code, or as additionally determined by the superintendent of 32  
insurance. 33

(F) "Insurance agent" or "agent" means any person that, in 34  
order to sell, solicit, or negotiate insurance, is required to be 35  
licensed under the laws of this state, including limited lines 36  
insurance agents and surplus line brokers. 37

(G) "Insurer" has the same meaning as in section 3901.32 of 38  
the Revised Code. 39

(H) "License" means the authority issued by the 40  
superintendent to a person to act as an insurance agent for the 41  
lines of authority specified, but that does not create any actual, 42  
apparent, or inherent authority in the person to represent or 43  
commit an insurer. 44

(I) "Limited line credit insurance" means credit life, credit 45  
disability, credit property, credit unemployment, involuntary 46  
unemployment, mortgage life, mortgage guaranty, mortgage 47  
disability, guaranteed automobile protection insurance, or any 48  
other form of insurance offered in connection with an extension of 49

credit that is limited to partially or wholly extinguishing that 50  
credit obligation and that is designated by the superintendent as 51  
limited line credit insurance. 52

(J) "Limited line credit insurance agent" means a person that 53  
sells, solicits, or negotiates one or more forms of limited line 54  
credit insurance to individuals through a master, corporate, 55  
group, or individual policy. 56

(K) "Limited lines insurance" means those lines of authority 57  
set forth in divisions (B)(7) to ~~(11)~~(12) of section 3905.06 of 58  
the Revised Code or in rules adopted by the superintendent, or any 59  
lines of authority the superintendent considers necessary to 60  
recognize for purposes of complying with section 3905.072 of the 61  
Revised Code. 62

(L) "Limited lines insurance agent" means a person authorized 63  
by the superintendent to sell, solicit, or negotiate limited lines 64  
insurance. 65

(M) "NAIC" means the national association of insurance 66  
commissioners. 67

(N) "Insurance navigator" means a person selected to perform 68  
the activities and duties identified in division (i) of section 69  
1311 of the Affordable Care Act that is certified by the 70  
superintendent of insurance under section 3905.471 of the Revised 71  
Code. "Insurance navigator" refers to a navigator specified in 72  
section 1311 of the Affordable Care Act, 42 U.S.C. 13031. 73

(O) "Negotiate" means to confer directly with, or offer 74  
advice directly to, a purchaser or prospective purchaser of a 75  
particular contract of insurance with respect to the substantive 76  
benefits, terms, or conditions of the contract, provided the 77  
person that is conferring or offering advice either sells 78  
insurance or obtains insurance from insurers for purchasers. 79

(P) "Person" means an individual or a business entity. 80

(Q) "Sell" means to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurer.

(R) "Self-service storage facility" means an entity that is engaged in the business of providing real property designed and used for the purpose of renting or leasing individual storage space to the public who are to have access to the space for the purpose of storing and removing personal property on a self-service basis, but does not include a garage or other storage area in a private residence.

(S) "Solicit" means to attempt to sell insurance, or to ask or urge a person to apply for a particular kind of insurance from a particular insurer.

~~(S)~~(T) "Superintendent" or "superintendent of insurance" means the superintendent of insurance of this state.

~~(T)~~(U) "Terminate" means to cancel the relationship between an insurance agent and the insurer or to terminate an insurance agent's authority to transact insurance.

~~(U)~~(V) "Uniform application" means the NAIC uniform application for resident and nonresident agent licensing, as amended by the NAIC from time to time.

~~(V)~~(W) "Uniform business entity application" means the NAIC uniform business entity application for resident and nonresident business entities, as amended by the NAIC from time to time.

~~(W)~~(X) "Exchange" means a health benefit exchange established by the state government of Ohio or an exchange established by the United States department of health and human services in accordance with the "Patient Protection and Affordable Care Act," 124 Stat. 119, 42 U.S.C. 18031 (2011).

**Sec. 3905.06.** (A)(1) The superintendent of insurance shall issue a resident insurance agent license to an individual

applicant whose home state is Ohio upon submission of a completed	111
application and payment of any applicable fee required under this	112
chapter, if the superintendent finds all of the following:	113
(a) The applicant is at least eighteen years of age.	114
(b) The applicant has not committed any act that is a ground	115
for the denial, suspension, or revocation of a license under	116
section 3905.14 of the Revised Code.	117
(c) If required under section 3905.04 of the Revised Code,	118
the applicant has completed a program of insurance education for	119
each line of authority for which the applicant has applied.	120
(d) If required under section 3905.04 of the Revised Code,	121
the applicant has passed an examination for each line of authority	122
for which the applicant has applied.	123
(e) Any applicant applying for variable life-variable annuity	124
line of authority is registered with the financial industry	125
regulatory authority (FINRA) as a registered representative after	126
having passed at least one of the following examinations	127
administered by the FINRA: the series 6 examination, the series 7	128
examination, the series 63 examination, the series 66 examination,	129
or any other FINRA examination approved by the superintendent.	130
(f) If required under section 3905.051 of the Revised Code,	131
the applicant has consented to a criminal records check and the	132
results of the applicant's criminal records check are determined	133
to be satisfactory by the superintendent.	134
(g) The applicant is a United States citizen or has provided	135
proof of having legal authorization to work in the United States.	136
(h) The applicant is of good reputation and character, is	137
honest and trustworthy, and is otherwise suitable to be licensed.	138
(2) The superintendent shall issue a resident insurance agent	139
license to a business entity applicant upon submission of a	140

completed application and payment of any applicable fees required 141  
under this chapter if the superintendent finds all of the 142  
following: 143

(a) Except as provided under division (C)(2) of section 144  
3905.062 or division (C)(2) of section 3905.063 of the Revised 145  
Code, the applicant either is domiciled in Ohio or maintains its 146  
principal place of business in Ohio. 147

(b) The applicant has designated a licensed insurance agent 148  
who will be responsible for the applicant's compliance with the 149  
insurance laws of this state. 150

(c) The applicant has not committed any act that is a ground 151  
for the denial, suspension, or revocation of a license under 152  
section 3905.14 of the Revised Code. 153

(d) Any applicant applying for a portable electronics 154  
insurance license line of authority satisfies the requirements of 155  
division (C)(1) of section 3905.062 of the Revised Code or any 156  
applicant applying for a self-service storage insurance license 157  
line of authority satisfies the requirements of division (C)(1) of 158  
section 3905.063 of the Revised Code. 159

(e) The applicant has submitted any other documents requested 160  
by the superintendent. 161

(B) An insurance agent license issued pursuant to division 162  
(A) of this section shall state the licensee's name, the license 163  
number, the date of issuance, the date the license expires, the 164  
line or lines of authority for which the licensee is qualified, 165  
and any other information the superintendent deems necessary. 166

A licensee may be qualified for any of the following lines of 167  
authority: 168

(1) Life, which is insurance coverage on human lives, 169  
including benefits of endowment and annuities, and may include 170

benefits in the event of death or dismemberment by accident and	171
benefits for disability income;	172
(2) Accident and health, which is insurance coverage for	173
sickness, bodily injury, or accidental death, and may include	174
benefits for disability income;	175
(3) Property, which is insurance coverage for the direct or	176
consequential loss or damage to property of any kind;	177
(4) Casualty, which is insurance coverage against legal	178
liability, including coverage for death, injury, or disability or	179
damage to real or personal property;	180
(5) Personal lines, which is property and casualty insurance	181
coverage sold to individuals and families for noncommercial	182
purposes;	183
(6) Variable life and variable annuity products, which is	184
insurance coverage provided under variable life insurance	185
contracts and variable annuities;	186
(7) Credit, which is limited line credit insurance;	187
(8) Title, which is insurance coverage against loss or damage	188
suffered by reason of liens against, encumbrances upon, defects	189
in, or the unmarketability of, real property;	190
(9) Surety bail bond, which is the authority set forth in	191
sections 3905.83 to 3905.95 of the Revised Code;	192
(10) Portable electronics insurance, which is a limited line	193
described in section 3905.062 of the Revised Code;	194
(11) <u>Self-service storage insurance, which is a limited line</u>	195
<u>described in section 3905.063 of the Revised Code;</u>	196
<u>(12)</u> Any other line of authority designated by the	197
superintendent.	198
(C)(1) An individual seeking to renew a resident insurance	199

agent license shall apply biennially for a renewal of the license 200  
on or before the last day of the licensee's birth month. A 201  
business entity seeking to renew a resident insurance agent 202  
license shall apply biennially for a renewal of the license on or 203  
before the date determined by the superintendent. The 204  
superintendent shall send a renewal notice to all licensees at 205  
least one month prior to the renewal date. 206

Applications shall be submitted to the superintendent on 207  
forms prescribed by the superintendent. Each application shall be 208  
accompanied by a biennial renewal fee. The superintendent also may 209  
require an applicant to submit any document reasonably necessary 210  
to verify the information contained in the renewal application. 211

(2) To be eligible for renewal, an individual applicant shall 212  
complete the continuing education requirements pursuant to section 213  
3905.481 of the Revised Code prior to the renewal date. 214

(3) If an applicant submits a completed renewal application, 215  
qualifies for renewal pursuant to divisions (C)(1) and (2) of this 216  
section, and has not committed any act that is a ground for the 217  
refusal to issue, suspension of, or revocation of a license under 218  
section 3905.14 of the Revised Code, the superintendent shall 219  
renew the applicant's resident insurance agent license. 220

(D) If an individual or business entity does not apply for 221  
the renewal of the individual or business entity's license on or 222  
before the license renewal date specified in division (C)(1) of 223  
this section, the individual or business entity may submit a late 224  
renewal application along with all applicable fees required under 225  
this chapter prior to the first day of the second month following 226  
the license renewal date. 227

(E) A license issued under this section that is not renewed 228  
on or before its renewal date pursuant to division (C) of this 229  
section or its late renewal date pursuant to division (D) of this 230



section automatically is suspended for nonrenewal on the first day 231  
of the second month following the renewal date. If a license is 232  
suspended for nonrenewal pursuant to this division, the individual 233  
or business entity is eligible to apply for reinstatement of the 234  
license within the twelve-month period following the date by which 235  
the license should have been renewed by complying with the 236  
reinstatement procedure established by the superintendent and 237  
paying all applicable fees required under this chapter. 238

(F) A license that is suspended for nonrenewal that is not 239  
reinstated pursuant to division (E) of this section automatically 240  
is canceled unless the superintendent is investigating any 241  
allegations of wrongdoing by the agent or has initiated 242  
proceedings under Chapter 119. of the Revised Code. In that case, 243  
the license automatically is canceled after the completion of the 244  
investigation or proceedings unless the superintendent revokes the 245  
license. 246

(G) An individual licensed as a resident insurance agent who 247  
is unable to comply with the license renewal procedures 248  
established under this section and who is unable to engage in the 249  
business of insurance due to military service, a long-term medical 250  
disability, or some other extenuating circumstance may request an 251  
extension of the renewal date of the individual's license. To be 252  
eligible for such an extension, the individual shall submit a 253  
written request with supporting documentation to the 254  
superintendent. At the superintendent's discretion, the 255  
superintendent may not consider a written request made after the 256  
renewal date of the license. 257

**Sec. 3905.063.** (A) As used in this section: 258

(1) "Customer" means a person who obtains the use of storage 259  
space from a self-service storage facility under the terms of a 260  
self-storage rental agreement. 261

(2) "Endorsee" means an employee or authorized representative of a self-service storage facility authorized to sell or offer self-service storage insurance. 262  
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(3) "Enrolled customer" means a customer who elects coverage under a self-service storage insurance policy issued to a self-service storage facility by an insurer or a policy issued directly to a customer from an insurer. 265  
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(4) "Location" means any physical location in this state or any web site, call center site, or similar location directed to residents of this state. 269  
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(5) "Owner" means the owner, operator, property management company, lessor, or sublessor of a self-service storage facility. "Owner" does not mean an occupant. 272  
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(6) "Personal property" means moveable property not affixed to land, and includes goods, merchandise, furniture, and household items. 275  
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(7)(a) "Self-service storage insurance" means 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. 278  
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(b) "Self-service storage insurance" does not mean any of the following: 286  
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(i) A consumer goods service contract governed by section 3905.423 of the Revised Code; 288  
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(ii) A policy of insurance covering a seller's or a manufacturer's obligations under a warranty; 290  
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(iii) A homeowner's, renter's, private passenger automobile, 292  
or similar insurance policy. 293

(8) "Self-service storage rental agreement" means a written 294  
agreement containing the terms and conditions governing the use of 295  
storage space provided by a self-service storage facility. 296

(9) "Supervising entity" means an insurer or a business 297  
entity licensed as an insurance agent under section 3905.06 of the 298  
Revised Code that is appointed by an insurer to supervise the 299  
administration of a self-service storage insurance program. 300

(B)(1) Except as provided in division (B)(2) of this section, 301  
no self-service storage facility or self-service storage 302  
facility's employee shall offer, sell, solicit, or place 303  
self-service storage insurance unless the self-service storage 304  
facility is licensed under section 3905.06 or 3905.07 of the 305  
Revised Code with a self-service storage insurance line of 306  
authority. 307

(2) Any self-service storage facility offering or selling 308  
self-service storage insurance on or before the effective date of 309  
this section that wishes to continue offering or selling that 310  
insurance shall apply for a license within ninety days after the 311  
superintendent of insurance makes the application available. 312

(C)(1) The superintendent shall issue a resident insurance 313  
license to a self-service storage facility under section 3905.06 314  
of the Revised Code if the self-service storage facility satisfies 315  
the requirements of sections 3905.05 and 3905.06 of the Revised 316  
Code, except that the application for a self-service storage 317  
insurance license shall satisfy the following additional 318  
requirements: 319

(a) The application shall include the location of the 320  
self-service storage facility's home office. 321

(b) If the application requires the self-service storage 322

facility to designate an individual or entity as a responsible insurance agent, that agent shall not be required to be an employee of the applicant and may be the supervising entity or an individual agent who is an employee of the supervising entity. 323  
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(c) If the self-service storage facility derives less than fifty per cent of the self-service storage facility's revenue from the sale of self-service storage insurance, the application for a self-service storage insurance license may require the self-service storage facility to provide the name, residence address, and other information required by the superintendent for one employee or officer of the self-service storage facility who is designated by the self-service storage facility as the person responsible for the self-service storage facility's compliance with the requirements of this chapter. 327  
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(d) If the self-service storage facility derives fifty per cent or more of the self-service storage facility's revenue from the sale of self-service storage insurance, the application may require the information listed under division (C)(1)(c) of this section for all owners with at least ten per cent interest or voting interest, partners, officers, and directors of the self-service storage facility, or members or managers of a self-service storage facility that is a limited liability company. 337  
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(2) The superintendent shall issue a nonresident insurance agent license to a self-service storage facility if the self-service storage facility satisfies the requirements of section 3905.07 of the Revised Code. However, if the nonresident self-service storage facility's home state does not issue a limited lines license for self-service storage insurance, the nonresident self-service storage facility may apply for a resident license under section 3905.06 of the Revised Code in the same manner and with the same rights and privileges as if the self-service storage facility were a resident of this state. 345  
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(D) The holder of a limited lines license may not sell, solicit, or negotiate insurance on behalf of any insurer unless appointed to represent that insurer under section 3905.20 of the Revised Code. 355  
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(E) Division (B)(34) of section 3905.14 of the Revised Code shall not apply to the self-service storage facility or the self-service storage facility's endorsees. 359  
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(F) If insurance is required as a condition of a self-service storage rental agreement, the requirement may be satisfied by the customer's purchase of self-service storage insurance that is sold, solicited, or negotiated by the self-service storage facility or presentation to the self-service storage facility of evidence of other applicable insurance coverage. 362  
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(G)(1) A self-service storage facility may authorize any endorsee of the self-service storage facility to sell or offer self-service storage insurance to a customer at any location at which the self-service storage facility engages in self-service storage transactions. 368  
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(2) An endorsee is not required to be licensed as an insurance agent under this chapter if the self-service storage facility is licensed under this section and the insurer issuing the self-service storage insurance either directly supervises or appoints a supervising entity to supervise the administration of the self-service storage insurance program including development of a training program for endorsees in accordance with division (H) of this section. 373  
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(3) No endorsee shall do any of the following: 381

(a) Advertise, represent, or otherwise represent the endorsee's self as an insurance agent licensed under section 3905.06 of the Revised Code; 382  
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(b) Offer, sell, or solicit the purchase of self-service 385

storage insurance except in conjunction with and incidental to the 386  
sale or lease of self-service storage; 387

(c) Make any statement or engage in any conduct, express or 388  
implied, that would lead a customer to believe either of the 389  
following: 390

(i) That, if insurance is required as a condition of a 391  
self-service storage rental agreement, the purchase by the 392  
customer of self-service storage insurance offered by the 393  
self-service storage facility is the only method by which that 394  
condition may be met; 395

(ii) That the self-service storage facility or its endorsees 396  
are qualified to evaluate the adequacy of the customer's existing 397  
insurance coverage. 398

(4) An endorsee shall disclose that self-service storage 399  
insurance may duplicate coverage already provided under a 400  
customer's homeowner's insurance policy, renter's insurance 401  
policy, or other coverage. 402

(H) Each self-service storage facility, or the supervising 403  
entity to that self-service storage facility, shall provide a 404  
training and education program for all endorsees who sell or offer 405  
self-service storage insurance. The program may be provided as a 406  
web-based training module or in any other electronic or recorded 407  
video form. The training and education program shall meet all of 408  
the following minimum standards: 409

(1) The training shall be delivered to each endorsee of each 410  
self-service storage facility who sells or offers self-service 411  
storage insurance and the endorsee shall complete the training. 412

(2) If the training is conducted in an electronic form, the 413  
supervising entity shall implement a supplemental education 414  
program regarding self-service storage insurance that is conducted 415  
and overseen by employees of the supervising entity who are 416

licensed as insurance agents under section 3905.06 of the Revised Code. 417  
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(3) The training and education program shall include basic information about self-service storage insurance and information concerning all of the following prohibited actions of endorsees: 419  
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(a) No endorsee shall advertise, represent, or otherwise represent the endorsee's self as a licensed insurance agent. 422  
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(b) No endorsee shall offer, sell, or solicit the purchase of self-service storage insurance except in conjunction with and incidental to the rental of a storage space by the self-service storage facility. 424  
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(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: 428  
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(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; 431  
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(ii) That, if insurance is required as a condition of a self-service storage rental agreement, the purchase by the customer of self-service storage insurance offered by the self-service storage facility is the only method by which that condition may be met; 435  
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(iii) That the self-service storage facility or its endorsees are qualified to evaluate the adequacy of the customer's existing insurance coverage. 440  
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(I) A supervising entity appointed to supervise the administration of a self-service storage insurance program under division (G)(2) of this section shall maintain a registry of locations supervised by that entity that are authorized to sell or 443  
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solicit self-service storage insurance in this state. The 447  
supervising entity shall make the registry available to the 448  
superintendent upon request by the superintendent if the 449  
superintendent provides ten days' notice to the self-service 450  
storage facility or supervising entity. 451

(J) At every location where a self-service storage facility 452  
offers self-service storage insurance to customers, the 453  
self-service storage facility shall provide brochures or other 454  
written materials to prospective customers that include all of the 455  
following: 456

(1) A summary of the material terms of the insurance 457  
coverage, including all of the following: 458

(a) The identity of the insurer; 459

(b) The identity of the supervising entity; 460

(c) The amount of any applicable deductible and how it is to 461  
be paid; 462

(d) Benefits of the coverage; 463

(e) Key terms and conditions of coverage. 464

(2) A summary of the process for filing a claim; 465

(3) A disclosure that self-service storage insurance may 466  
provide a duplication of coverage already provided by a customer's 467  
homeowner's insurance policy, renter's insurance policy, or other 468  
source of coverage; 469

(4) A disclosure that, if insurance is required as a 470  
condition of a self-service storage rental agreement, the 471  
requirement may be satisfied by the customer's purchase of 472  
self-service storage insurance that is sold, solicited, or 473  
negotiated by the self-service storage facility or the customer's 474  
presentation to the self-service storage facility of evidence of 475  
other applicable insurance coverage; 476



(5) A disclosure that neither the endorsee nor the self-service storage facility is qualified to evaluate the adequacy of the customer's existing insurance coverage; 477  
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(6) A disclosure that the customer may cancel enrollment for coverage under a self-service storage insurance policy at any time and receive a refund of any applicable premium. 480  
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(K)(1) The charges for self-service storage insurance may be billed and collected by the self-service storage facility, and the self-service storage facility may receive compensation for performing billing and collection services, if either of the following conditions are met: 483  
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(a) If the charge to the customer for coverage is not included in the cost associated with the purchase or lease of self-service storage or related services, the charge for coverage is separately itemized on the customer's bill. 488  
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(b) If the charge to the customer for coverage is included in the cost associated with the lease of self-service storage, the self-service storage facility clearly and conspicuously discloses to the customer that the charge for self-service storage insurance coverage is included with the lease for self-service storage. 492  
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(2) All funds received by a self-service storage facility from a customer for the sale of self-service storage insurance shall be considered funds held in trust by the self-service storage facility in a fiduciary capacity for the benefit of the insurer. Self-service storage facilities that bill and collect such charges are not required to maintain those funds in a segregated account if the self-service storage facility is authorized by the insurer to hold those funds in an alternate manner and the self-service storage facility remits the amount of the charges to the supervising entity within sixty days after receiving the charges. 497  
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(L)(1) Except as otherwise provided in divisions (L)(2) and (3) of this section, an insurer may terminate or otherwise change the terms and conditions of a policy of self-service storage insurance only upon providing the self-service storage facility policyholder and enrolled customers with at least sixty days' prior notice. If the insurer changes the terms and conditions, the insurer shall promptly provide the self-service storage facility policyholder with a revised policy or endorsement and each enrolled customer with a revised certificate, endorsement, updated brochure, or other evidence indicating that a change in the terms and conditions has occurred and a summary of material changes. 508  
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(2) An insurer may terminate an enrolled customer's enrollment under a self-service storage insurance policy upon fifteen days' prior notice for discovery of fraud or material misrepresentation in obtaining coverage or in the presentation of a claim under the policy. 519  
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(3) An insurer may immediately terminate an enrolled customer's enrollment under a self-service storage insurance policy for any of the following reasons: 524  
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(a) The enrolled customer fails to pay the required premium; 527

(b) The enrolled customer ceases to have an active lease at the self-service storage facility; 528  
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(c) The enrolled customer exhausts the aggregate limit of liability, if any, under the terms of the self-service storage insurance policy and the insurer sends notice of termination to the customer within thirty calendar days after exhaustion of the limit. However, if the insurer does not send the notice within the thirty-day time frame, enrollment shall continue notwithstanding the aggregate limit of liability until the insurer sends notice of termination to the enrolled customer. 530  
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(4) If a self-service storage insurance policy is terminated 538

by a self-service storage facility policyholder, the self-service storage facility policyholder shall provide notice to each enrolled customer advising the customer of the termination of the policy and the effective date of the termination. The written notice shall be sent by mail, electronic mail, or delivery to the customer at least thirty days prior to the termination.

(5) Notice required pursuant to this section shall be provided in writing, either via mail or by electronic means.

(a) If notice is provided via mail, it shall be mailed or delivered to the self-service storage facility at the self-service storage facility's mailing address and to all affected enrolled customers at the last known mailing addresses of those customers on file with the insurer. The insurer or self-service storage facility shall maintain proof of mailing in a form authorized or accepted by the United States postal service or other commercial mail delivery service.

(b) If notice is provided electronically, it shall be transmitted via facsimile or electronic mail to the self-service storage facility at the self-service storage facility's facsimile number or electronic mail address and to all affected enrolled customers at the last known facsimile numbers or electronic mail addresses of those customers on file with the insurer. The insurer or self-service storage facility shall maintain proof that the notice was sent.

(M) An enrolled customer may cancel the enrolled customer's coverage under a self-service storage insurance policy at any time. Upon cancellation, the insurer shall refund any applicable unearned premium.

(N) A license issued pursuant to this section shall authorize the self-service storage facility and its endorsees to engage only in those activities that are expressly permitted by this section.

(O)(1) If a self-service storage facility or a self-service storage facility's endorsee violates any provision of this section, the superintendent may revoke or suspend the license issued or impose any other sanctions provided under section 3905.14 of the Revised Code. 570  
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(2) If any provision of this section is violated, or if an unfair or deceptive practice is engaged in, by a self-service storage facility or a self-service storage facility's endorsee at a particular location, the superintendent may issue a cease and desist order to a particular location, or take any other administrative action authorized in section 3901.22 and division (D) of section 3905.14 of the Revised Code. 575  
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(3) If the superintendent determines that a violation of this section or section 3905.14 of the Revised Code has occurred, the superintendent may assess a civil penalty in an amount not exceeding twenty-five thousand dollars per violation and an administrative fee to cover the expenses incurred by the department in the administrative action, including costs incurred in the investigation and hearing process. 582  
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(P) The superintendent may adopt rules implementing this section. 589  
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**Sec. 3905.40.** There shall be paid to the superintendent of insurance the following fees: 591  
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(A) Each insurance company doing business in this state shall pay: 593  
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(1) For filing a copy of its charter or deed of settlement, two hundred fifty dollars; 595  
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(2) For filing each statement, one hundred seventy-five dollars; 597  
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(3) For each certificate of authority or license, one hundred 599

seventy-five, and for each certified copy thereof, five dollars; 600

(4) For each copy of a paper filed in the superintendent's 601  
office, twenty cents per page; 602

(5) For issuing certificates of deposits or certified copies 603  
thereof, five dollars for the first certificate or copy and one 604  
dollar for each additional certificate or copy; 605

(6) For issuing certificates of compliance or certified 606  
copies thereof, sixty dollars; 607

(7) For affixing the seal of office and certifying documents, 608  
other than those enumerated herein, two dollars; 609

(8) For each agent appointment and each annual renewal of an 610  
agent appointment, not more than twenty dollars. 611

(B) Each domestic life insurance company doing business in 612  
this state shall pay for annual valuation of its policies, one 613  
cent on every one thousand dollars of insurance. 614

(C) Each applicant for licensure as an insurance agent except 615  
applicants for licensure as surety bail bond agents, surplus line 616  
brokers, ~~and~~ portable electronics insurance vendors, and 617  
self-service storage facilities shall pay ten dollars for each 618  
line of authority requested. Fees collected under this division 619  
shall be credited to the department of insurance operating fund 620  
created in section 3901.021 of the Revised Code. 621

(D) Each domestic mutual life insurance company shall pay for 622  
verifying that any amendment to its articles of incorporation was 623  
regularly adopted, two hundred fifty dollars with each application 624  
for verification. Any such amendment shall be considered to have 625  
been regularly adopted when approved by the affirmative vote of 626  
two-thirds of the policyholders present in person or by proxy at 627  
any annual meeting of policyholders or at a special meeting of 628  
policyholders called for that purpose. 629

(E) Each insurance agent doing business in this state shall pay a biennial license renewal fee of twenty-five dollars, except the following insurance agents are not required to pay that license renewal fee:

(1) Individual resident agents who have met their continuing education requirements under section 3905.481 of the Revised Code;

(2) Surety bail bond agents;

(3) Surplus line brokers;

(4) Portable electronics insurance vendors;

(5) Self-service storage facilities.

(F) Each applicant for licensure as a portable electronics insurance vendor with a portable electronics insurance limited lines license and each licensed vendor doing business in this state shall pay the following fees prescribed by the superintendent:

(1) For vendors engaged in portable electronic transactions at more than ten locations in this state, an application fee not to exceed five thousand dollars for an initial license and a biennial license renewal fee not to exceed two thousand five hundred dollars for each renewal thereafter;

(2) For vendors engaged in portable electronic transactions at ten or fewer locations in this state, an application fee not to exceed three thousand dollars for an initial license and a biennial license renewal fee not to exceed one thousand dollars for each renewal thereafter.

(G) Each applicant for a self-service storage insurance limited lines license and each holder of such a license in this state shall pay the following fees prescribed by the superintendent:

(1) For self-service storage facilities engaged in

self-service transactions at more than ten locations in this 660  
state, an application fee not to exceed one hundred dollars for an 661  
initial license and a biennial license renewal fee not to exceed 662  
twenty-five dollars for each renewal thereafter; 663

(2) For self-service storage facilities engaged in 664  
self-service storage transactions at ten or fewer locations in 665  
this state, an application fee not to exceed fifty dollars for an 666  
initial license and a biennial license renewal fee not to exceed 667  
ten dollars for each renewal thereafter. 668

(H) All fees collected by the superintendent under this 669  
section except any fees collected under divisions (A)(2), (3), and 670  
(6) of this section shall be credited to the department of 671  
insurance operating fund created under section 3901.021 of the 672  
Revised Code. 673

**Section 2.** That existing sections 3905.01, 3905.06, and 674  
3905.40 of the Revised Code are hereby repealed. 675