

KANSAS

Insurance Content Outlines

Content outlines effective March 1, 2025

**KS LIFE PRODUCER
CONTENT OUTLINE**

(84 scored questions plus 11 pretest questions)

I. TYPES OF POLICIES15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

1. Joint life (first to die)
2. Survivorship life (second to die)

**II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS
.....15**

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights

6. Beneficiary designations

- a. Primary and contingent
- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries
- e. Designation by class

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible
- e. Designation by class

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Non-forfeiture options

11. Dividends and dividend options (e.g., participating, non-participating)

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

17. Accelerated death benefits

C. Policy exclusions

7. War
8. Aviation
9. Dangerous Occupation

**III. COMPLETING THE APPLICATION, UNDERWRITING, AND
DELIVERING THE POLICY 12**

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract Law

1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral

c. Adhesion

d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS ..8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

D. Retirement plans

1. Qualified plans
2. Nonqualified plans

E. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

V. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE20

All references are to Kansas statutes annotated; unless indicated otherwise.

A. Commissioner of Insurance

1. Election
Ref: 40-106
2. General duties and powers
Ref: 40-103, 40-104, 40-105
3. Examinations
Ref: 40-208, 40-222, 40-246a
4. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407, 40-2,125
5. Penalties
Ref: 40-246a, 40-246d, 40-2407, 40-4909, 40-2,125

B. Definitions

1. Domestic company
Ref: 40-2c01
2. Foreign company
Ref: 40-2c01, 209
3. Fraternal
Ref: 40-738
4. Certificate of authority
Ref: 40-2702

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 40-239, 40-4902
 - b. Resident/Nonresident
Ref: 40-4902, 40-4906
 - c. Temporary license
Ref: 40-4907
2. Producer appointment/certification and termination of appointment
Ref: K.A.R. 40-7-25; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912
3. Obtaining a license
 - a. Qualifications/Examinations

Ref: 40-241; 40-4905

b. Exemptions/exceptions

Ref: 40-4904, 40-4908

4. Maintaining a license

a. Continuing education

Ref: 40-4902, 40-4903; K.A.R. 40-7-20a

b. Change of address/ place of business

Ref: K.A.R. 40-7-9

c. License renewal and fees

Ref: 40-4903

d. Suspension or revocation of licenses/felony convictions

Ref: 40-246d , 40-4909

D. Marketing practices

Ref: 40-2404

1. Rebating

Ref: 40-2404(8); 40-966

2. Misrepresentation

Ref: 40-235; 40-2404(1)

3. False advertising

Ref: 40-2404(2)

4. Defamation

Ref: 40-2404(3)

5. Boycott, coercion, intimidation

Ref: 40-2404(4)

6. Unfair discrimination

Ref: 40-2404(7)

7. Twisting

Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty Association Act

Ref: 40-3002 through 40-3018

VI. KANSAS STATUTES AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 14

A. Policy replacement

Ref: K.A.R. 40-2-12

1. Purpose and definitions

2. Exemptions

3. Duties of producer and replacing insurance companies

B. Individual and group life provisions and rights

Ref: 40-410, 40-420; 40-433-451

1. Disclosure

Ref: K.A.R. 40-2-14

2. Standard provisions

Ref: 40-433 through 40-451

3. Right to return policies

Ref: K.A.R. 40-2-15

4. Prohibited provisions

Ref: 40-421

C. Protection of beneficiaries from creditors

Ref: 40-414

D. Accelerated benefits

Ref: K.A.R. 40-2-20

E. Policy loans

Ref: 40-420c

F. Advertising

Ref: K.A.R. 40-9-118

G. Viatical Settlement

Ref: K.S.A. 40-5000 through 5016

H. Annuities

1. Annuity Suitability

Ref: K.A.R. 40-1-53; Policy and Procedure Regarding Suitability in Annuity Transactions January 1, 2024

2. Annuity Provisions

Ref: 40-4,104

KS ACCIDENT AND HEALTH PRODUCER

CONTENT OUTLINE

(84 scored questions plus 11 pretest questions)

I. TYPES OF POLICIES16

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other Policies

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS15

A. Mandatory provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender

14. Change of occupation

15. Illegal occupation

16. Relation of earnings to insurance

B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

B. Riders

1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

D. Rights of renewability

1. Noncancellable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE6

A. Medicare (Parts A, B, C, D)

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

1. Impact on health insurance benefits

K. Subrogation

L. Cost containment

V. FIELD UNDERWRITING PROCEDURES8

A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

VI. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE20

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. Election
Ref: 40-106
2. General duties and powers
Ref: 40-103, 40-104, 40-105
3. Examinations
Ref: 40-208, 40- 222, 40-246a
4. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407; 40-2,125
5. Penalties
Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125

B. Definitions

1. Domestic company
Ref: 40-2c01
2. Foreign company
Ref: 40-2c01; 40-209
3. Fraternal
Ref: 40-738
4. Certificate of authority
Ref: 40-2702

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 40-239, 40-4902
 - b. Resident/Nonresident
Ref: 40-4902, 40-4906
 - c. Temporary license
Ref: 40-4907
2. Producer appointment/certification and termination of appointment
Ref: K.A.R. 40-7-25; K.A.R. 40-7-22; 40-7-11; 40-4912
3. Obtaining a license
 - a. Qualifications/Examinations
Ref: 40-241; 40-4905
 - b. Exemptions/exceptions
Ref: 40-4904, 40-4908
4. Maintaining a license
 - a. Continuing education
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
 - b. Change of address/ place of business
Ref: K.A.R. 40-7-9
 - c. License renewal and fees
Ref: 40-4903

- d. Suspension or revocation of licenses/felony convictions
Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

1. Rebating
Ref: 40- 2404(8); 40-966
2. Misrepresentation
Ref: 40-235; 40-2404(1)
3. False advertising
Ref: 40-2404(2)
4. Defamation
Ref: 40-2404(3)
5. Boycott, coercion, intimidation
Ref: 40-2404(4)
6. Unfair discrimination
Ref: 40-2404(7)
7. Twisting
Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty Association Act

Ref: 40-3002 through 40-3018

VII. KANSAS STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY14

All references are to Kansas statutes annotated; unless indicated otherwise

A. Individual/Group accident and health policy clauses and provisions

Ref: 40-2203, 40-2209

1. Required and optional coverages
 - a. Newborns and adopted children
Ref: 40-2,102
 - b. Substance abuse/mental disorders
Ref: 40-2,105; 40-2,154
 - c. Maternity benefits
Ref: 40-2,102; 40-2,160
 - d. Grace Period (Individual Accident and Health)
Ref: 40-2203

B. Group accident and health insurance only

Ref: 40-2209

1. Coordination of benefits
Ref: K.A.R. 40-4-34
2. Continuation
Ref: 40-2209 (i)
3. Small Employer Health Insurance Availability Act
Ref: 40-2209b –2209j, 40-2209m –2209p

C. Blanket insurance

Ref: 40-2210

D. Medicare Supplement insurance

Ref: K.A.R. 40-4-35

E. Long-Term Care (including education requirements)

Ref: 40-2225–2228; K.A.R. 40-4-37a –40-4-37 v

F. Advertising

Ref: K.A.R. 40-9-100, 126

G. Affordable Care Act

1. Intent and general information regarding the ACA
2. Navigators
3. Eligibility, premiums and mandatory benefits

KS PROPERTY AND ALLIED LINES PRODUCER CONTENT OUTLINE

(84 scored questions plus 5 pretest questions)

I. TYPES OF POLICIES22

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)
2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk
5. Cyber First-Party Coverage

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS15

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

IV. KANSAS STATUTES, RULES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE20

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. Election
Ref: 40-106
2. General duties and powers
Ref: 40-103, 40-104, 40-105
3. Examinations
Ref: 40-208, 40-222, 40-246a
4. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407; 40-2,125
5. Penalties
Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125

B. Definitions

1. Domestic company
Ref: 40-2c01
2. Foreign company
Ref: 40-2c01; 40-209
3. Certificate of authority
Ref: 40-2702

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 40-239, 40-4902
 - b. Resident/Nonresident
Ref: 40-4902, 40-4906
 - c. Temporary license
Ref: 40-4907
2. Producer appointment/certification and termination of appointment
Ref: K.A.R. 40-7-25; K.A.R. 40-7-22; 40-7-11; 40-4912
3. Obtaining a license
 - a. Qualifications/Examinations
Ref: 40-241; 40-4905
 - b. Exemptions/exceptions
Ref: 40-4904, 40-4908
4. Maintaining a license
 - a. Continuing education
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
 - b. Change of address/ place of business
Ref: K.A.R. 40-7-9
 - c. License renewal and fees
Ref: 40-4903
 - d. Suspension or revocation of licenses/felony convictions
Ref: 40-246d, 40-4909

D. Marketing practices

- Ref: 40-2404*
1. Rebating
Ref: 40-2404(8); 40-966
 2. Misrepresentation
Ref: 40-235; 40-2404(1)
 3. False advertising
Ref: 40-2404(2)
 4. Defamation
Ref: 40-2404(3)
 5. Boycott, coercion, intimidation
Ref: 40-2404(4)
 6. Unfair discrimination
Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act

Ref: 40-2901 through 2919

V. KANSAS STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY...7

A. Renewal, nonrenewal, cancellation, and delivery of contracts

Ref: 40-2,120 through 40-2,122; 40-276 through 40-278, 40-5804; K.A.R 40-3-15

B. Rates

1. Filings
Ref: 40-951 through 967; K.A.R. 40-3-6

2. Unfair discrimination

Ref: K.A.R. 40-3-40

C. Excess and surplus lines producers

Ref: 40-246b through 40-246e, K.A.R. 40-8-2; 40-8-7 through 40-8-11

VI. KANSAS STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY7

A. Unfair claims settlement practices

Ref: 40-2404, K.A.R. 40-1-34

B. Proof of loss

Ref: 40-924

C. Marine/inland marine

Ref: K.A.R. 40-3-22

D. FAIR plan

Ref: 40-2142; FAIR Plan Manual

E. Crop

Ref: 40-901; Federal Crop Insurance Act Sec 508(i)

F. Flood Insurance

Ref: 40-901, National Flood Insurance Program, Bulletin 2006-6

KS CASUALTY AND ALLIED LINES PRODUCER CONTENT OUTLINE

(84 scored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS...23

A. Commercial general liability

1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos

f. Transportation Expense and Rental Reimbursement Expense	
8. Auto Dealers Coverage Form, including Garagekeepers Insurance	
9. Exclusions	
10. Individual Named Insured and Drive Other Car (DOC)	
11. Mobile equipment	
C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues	
(This section does not include state law, which is addressed elsewhere in this outline.)	
1. Standard policy concepts	
a. Who is an employee/employer	
b. Compensation	
2. Work-related vs. non-work-related	
3. Other states' insurance	
4. Employers Liability	
5. Exclusive remedy	
6. Premium Determination	
D. Crime	
1. Employee Dishonesty	
2. Theft	
3. Robbery	
4. Burglary	
5. Forgery and Alteration	
6. Mysterious disappearance	
E. Bonds	
1. Surety	
2. Fidelity	
F. Professional liability	
1. Errors and Omissions	
2. Medical Malpractice	
3. Directors and Officers (D&O)	
4. Employment Practices Liability (EPLI)	
5. Cyber liability and data breach, funds transfer	
6. Liquor liability	
G. Umbrella/Excess Liability	
H. Business Owners Policy (BOP)	
II. INSURANCE TERMS AND RELATED CONCEPTS	15
A. Risk	
B. Hazards	
1. Moral	
2. Morale	
3. Physical	
C. Indemnity	
D. Insurable interest	
E. Loss valuation	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated/agreed value	
5. Salvage value	
F. Negligence	
G. Liability	
H. Occurrence	
I. Binders	
J. Warranties	
K. Representations	
L. Concealment	
M. Deposit Premium/Audit	
N. Certificate of Insurance	
O. Law of Large Numbers	

P. Pure vs. Speculative Risk	
Q. Endorsements	
R. Damages	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
S. Compliance with provisions of Fair Credit Reporting Act	
III. POLICY PROVISIONS.....12	
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions and Limitations	
E. Definition of the insured	
F. Duties of the insured after a loss	
G. Cancellation and nonrenewal provisions	
H. Supplementary payments	
I. Proof of loss	
J. Notice of claim	
K. Other insurance	
L. Subrogation	
M. Loss settlement provisions including consent to settle a loss	
N. Terrorism Risk Insurance Act (TRIA)	
IV. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE20	
<i>All references are to Kansas statutes annotated; unless indicated otherwise</i>	
A. Commissioner of Insurance	
1. Election	
<i>Ref: 40-106</i>	
2. General duties and powers	
<i>Ref: 40-103, 40-104, 40-105</i>	
3. Examinations	
<i>Ref: 40-208, 40-222, 40-246a</i>	
4. Hearings/Notice of hearings/Orders	
<i>Ref: 40-281, 40-2406, 40-2407; 40-2,125</i>	
5. Penalties	
<i>Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125</i>	
B. Definitions	
1. Domestic company	
<i>Ref: 40-2c01</i>	
2. Foreign company	
<i>Ref: 40-2c01; 40-209</i>	
3. Certificate of authority	
<i>Ref: 40-2702</i>	
C. Licensing	
1. Persons required to be licensed	
a. Producer	
<i>Ref: 40-239, 40-4902</i>	
b. Resident/Nonresident	
<i>Ref: 40-4902, 40-4906</i>	
c. Temporary license	
<i>Ref: 40-4907</i>	
2. Producer appointment/certification and termination of appointment	
<i>Ref: 40-4912; K.A.R. 40-7-11, 22, 25</i>	
3. Obtaining a license	
a. Qualifications/Examinations	
<i>Ref: 40-241; 40-4905</i>	

- b. Exemptions/exceptions
Ref: 40-4904, 40-4908
- 4. Maintaining a license
 - a. Continuing education
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
 - b. Change of address/ place of business
Ref: K.A.R. 40-7-9
 - c. License renewal and fees
Ref: 40-4903
 - d. Suspension or revocation of licenses/felony convictions
Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

- 1. Rebating
Ref: 40-2404(8); 40-966
- 2. Misrepresentation
Ref: 40-235; 40-2404(1)
- 3. False advertising
Ref: 40-2404(2)
- 4. Defamation
Ref: 40-2404(3)
- 5. Boycott, coercion, intimidation
Ref: 40-2404(4)
- 6. Unfair discrimination
Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act

Ref: 40-2901 through 2919

V. KANSAS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY ...7

A. Renewal, nonrenewal, cancellation, and delivery of contracts

Ref: 40-2,120 –122; 40-276–278, 40-5804; K.A.R. 40-3-15

B. Rates

- 1. Filings
Ref: 40-951 through 40-967; K.A.R. 40-3-6
- 2. Unfair discrimination
Ref: K.A.R. 40-3-40

C. Excess and surplus lines producers

Ref: 40-246b – 246e, K.A.R. 40-8-2; 40-8-7–11

VI. KANSAS STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....7

A. Kansas Automobile Injury Reparations Act

Ref: 40-3101 et seq.

- 1. Required coverages
Ref: 40-3103, 40-3107, 40-3109
- 2. Financial responsibility
Ref: 40-3107, 40-3118
- 3. Payment of benefits
Ref: 40-3110

B. Uninsured/Underinsured motorists coverage

Ref: 40-284, 40-285

C. Accident prevention courses

Ref: 40-1112a

D. Kansas Automobile Insurance Plan

Ref: 40-2102; 40-3116

E. Worker's Compensation

Ref: 44-501 through 44-511; K.A.R. 51-14-4; 44-520

- 1. Kansas Workers Compensation Insurance Plan
Ref: 40-2109

KS LIFE & ACCIDENT AND HEALTH PRODUCER CONTENT OUTLINE

(140 scored questions plus 14 pretest questions)

I. TYPES OF POLICIES15

A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

- 1. Universal life
- 2. Variable whole life
- 3. Variable universal life
- 4. Interest-sensitive whole life
- 5. Indexed life

C. Term life

- 1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
- 2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed
- 5. Accumulation and Annuity Periods
- 6. Payout options

E. Combination plans and variations

- 1. Joint life (first to die)
- 2. Survivorship life (second to die)

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS15

A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- 4. Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds
- 7. Long term care
- 8. Return of premium
- 9. Disability
- 10. Cost of Living

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
- 7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- 11. Dividends and dividend options (e.g., participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

C. Policy exclusions

- 1. War
- 2. Aviation
- 3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 12

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering
- 9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract Law

- 1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS ..8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

V. TYPES OF POLICIES16

A. Disability income

- 1. Individual disability income policy
- 2. Business overhead expense policy
- 3. Business disability buyout policy
- 4. Group disability income policy
- 5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

- 1. Differences between individual and group contracts
- 2. General characteristics
- 3. COBRA

F. Individual/Group Long Term Care (LTC)

- 1. Eligibility
- 2. Levels of care

G. Other Policies

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

VI. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory provisions

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or gender

14. Change of occupation	
15. Illegal occupation	
16. Relation of earnings to insurance	
B. Other provisions and clauses	
1. Insuring clause	
2. Free look	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions and limitations	
8. Preexisting conditions	
9. Coinsurance	
10. Deductibles	
11. Eligible expenses	
12. Copayments	
13. Pre-authorizations and prior approval requirements	
14. Usual, reasonable, and customary (URC) charges	
15. Lifetime, annual, or per cause maximum benefit limits	
C. Riders	
1. Impairment/exclusions	
2. Guaranteed insurability	
3. Future increase option	
D. Rights of renewability	
1. Noncancellable	
2. Cancelable	
3. Guaranteed renewable	
VII. SOCIAL INSURANCE	6
A. Medicare (Parts A, B, C, D)	
B. Medicaid	
C. Social Security benefits	
VIII. OTHER INSURANCE CONCEPTS	5
A. Total, partial, recurrent and residual disability	
B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. non-occupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
I. Managed care	
J. Workers Compensation	
1. Impact on health insurance benefits	
K. Subrogation	
L. Cost containment	
IX. FIELD UNDERWRITING PROCEDURES	8
A. Completing the application	
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)	
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)	
D. Submitting application (and initial premium if collected) to company for underwriting	
E. Policy delivery	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. Replacement	

H. Contract law

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - a. Aleatory

X. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE18

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. Election
Ref: 40-106
2. General duties and powers
Ref: 40-103, 40-104, 40-105
3. Examinations
Ref: 40-208, 40-222, 40-246a
4. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407; 40-2,125
5. Penalties
Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125

B. Definitions

1. Domestic company
Ref: 40-2c01
2. Foreign company
Ref: 40-2c01; 40-209
3. Fraternal
Ref: 40-738
4. Certificate of authority
Ref: 40-2702

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 40-239, 40-4902
 - b. Resident/Nonresident
Ref: 40-4902, 40-4906
 - c. Temporary license
Ref: 40-4907
2. Producer appointment/certification and termination of appointment
Ref: K.A.R. 40-7-25; K.A.R. 40-7-22; 40-7-11; 40-4912
3. Obtaining a license
 - a. Qualifications/Examinations
Ref: 40-241; 40-4905
 - b. Exemptions/exceptions
Ref: 40-4904, 40-4908
4. Maintaining a license
 - a. Continuing education
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
 - b. Change of address/ place of business
Ref: K.A.R. 40-7-9
 - c. License renewal and fees
Ref: 40-4903
 - d. Suspension or revocation of licenses/felony convictions
Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

1. Rebating

Ref: 40-2404(8); 40-966

2. Misrepresentation

Ref: 49-235; 40-2404(1)

3. False advertising

Ref: 40-2404(2)

4. Defamation

Ref: 40-2404(3)

5. Boycott, coercion, intimidation

Ref: 40-2404(4)

6. Unfair discrimination

Ref: 40-2404(7)

7. Twisting

Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty Association Act

Ref: 40-3002 through 40-3018

XI. KANSAS STATUTES AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY11

A. Policy replacement

Ref: K.A.R. 40-2-12

1. Purpose and definitions

2. Exemptions

3. Duties of agent/ producer and replacing insurance companies

B. Individual and group life provisions and rights

Ref: 40-410, 40-420; 40-433 through 451

1. Disclosure

Ref: K.A.R. 40-2-14

2. Standard provisions

Ref: 40-433 through 451

3. Right to return policies

Ref: K.A.R. 40-2-15

4. Prohibited provisions

Ref: 40-421

C. Protection of beneficiaries from creditors

Ref: 40-414

D. Accelerated benefits

Ref: K.A.R. 40-2-20

E. Policy loans

Ref: 40-420c

F. Advertising

Ref: K.A.R. 40-9-118

G. Viatical Settlements

Ref: K.S.A. 40-5000 through 5016

H. Annuities

1. Annuity Suitability

Ref: K.A.R. 40-1-53; Policy and Procedure Regarding Suitability in Annuity Transactions January 1, 2024

2. Annuity Provisions

Ref: 40-4,104

XII. KANSAS STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY11

All references are to Kansas statutes annotated; unless indicated otherwise.

A. Individual/Group accident and health policy clauses and provisions

Ref: 40-2203, 40-2209

1. Required and optional coverages

a. Newborns and adopted children

Ref: 40-2,102

b. Substance abuse/mental disorders

KANSAS Insurance Supplement - Examination Content Outlines

Ref: 40-2,105; 40-2,154

c. Maternity benefits

Ref: 40-2,102; 40-2,160

d. Grace period (Individual Accident and Health)

Ref: 40-2203

B. Group accident and health insurance only

Ref: 2209

1. Coordination of benefits

Ref: K.A.R. 40-4-34

2. Continuation

Ref: 40-2209 (i)

3. Small Employer Health Insurance Availability Act

Ref: 40-2209b-2209j, 40-2209m-2209p

C. Blanket insurance

Ref: 40-2210

D. Medicare Supplement insurance

Ref: K.A.R. 40-4-35

E. Long-Term Care (including education requirements)

Ref: 40-2225 through 40-2228; K.A.R. 40-4-37a through 37v

F. Advertising

Ref: K.A.R. 40-9-100, 126

G. Affordable Care Act

1. Intent and general information regarding the ACA

2. Navigators

3. Eligibility, premiums and mandatory benefits

KS PROPERTY & CASUALTY AND ALLIED LINES PRODUCER CONTENT OUTLINE

(140 scored questions plus 14 pretest questions)

I. TYPES OF POLICIES22

A. Homeowners

1. HO-2

2. HO-3

3. HO-4

4. HO-5

5. HO-6

6. HO-8

B. Dwelling policies

1. DP-1

2. DP-2

3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)

2. Commercial property

a. Commercial building and business personal property form

b. Causes of loss forms

c. Business income

d. Extra expense

e. Equipment breakdown

3. Business Owners Policy (BOP)

4. Builders Risk

5. Cyber First-Party Coverage

D. Inland marine

1. Personal Articles floaters

2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

Effective: March 1, 2025

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS15

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS...23

A. Commercial general liability

1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary

5. Forgery and Alteration
6. Mysterious Disappearance

E. Bonds

1. Surety
2. Fidelity

F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

V. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Risk

B. Hazards

1. Moral
2. Morale
3. Physical

C. Indemnity

D. Insurable interest

E. Loss valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

VI. POLICY PROVISIONS12

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

VII. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE19

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. Election
Ref: 40-106
2. General duties and powers
Ref: 40-103, 40-104, 40-105
3. Examinations
Ref: 40-208, 40-222, 40-246a
4. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40- 2407; 40-2, 125
5. Penalties
Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125

B. Definitions

1. Domestic company
Ref: 40-2c01
2. Foreign company
Ref: 40-2c01; 209
3. Certificate of authority
Ref: 40-2702

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 40-239, 40-4902
 - b. Resident/Nonresident
Ref: 40-4902, 40-4906
 - c. Temporary license
Ref: 40-4907
2. Producer appointment/certification and termination of appointment
Ref: K.A.R. 40-7-11, 22, 25
3. Obtaining a license
 - a. Qualifications/Examinations
Ref: 40-241; 40-4905
 - b. Exemptions/exceptions
Ref: 40-4904, 40-4908
4. Maintaining a license
 - a. Continuing education
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
 - b. Change of address/ place of business
Ref: K.A.R. 40-7-9
 - c. License renewal and fees
Ref: 40-4903
 - d. Suspension or revocation of licenses/felony convictions
Ref: 40-246d, 40-4909

D. Marketing practices

- Ref: 40-2404*
1. Rebating
Ref: 40-2404(8), 40-966
 2. Misrepresentation
Ref: 40-235, 40-2404(1)
 3. False advertising
Ref: 40-2404(2)
 4. Defamation
Ref: 40-2404(3)
 5. Boycott, coercion, intimidation
Ref: 40-2404(4)

6. Unfair discrimination
Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act
Ref: 40-2901 through 2919

VIII. KANSAS STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....7

A. Renewal, nonrenewal, cancellation, and delivery of contracts

Ref: 40-2,120 –122; 40-276 –278, 40-5804; K.A.R. 40-3-15

B. Rates

1. Filings
Ref: 40-951 through 40-967; K.A.R. 40-3-6
2. Unfair discrimination
Ref: K.A.R. 40-3-40

C. Excess and surplus lines producers

Ref: 40-246b–246e, K.A.R. 40-8-2; 40-8-7–11

IX. KANSAS STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY7

A. Unfair claims settlement practices

Ref: 40-2404, K.A.R. 40-1-34

B. Proof of loss

Ref: 40-924

C. Marine/inland marine

Ref: K.A.R. 40-3-22

D. FAIR plan

Ref: 40-2142; FAIR Plan Manual

E. Crop

Ref: 40-901; Federal Crop Insurance Act Sec. 508(i)

F. Flood Insurance

Ref: 40-901, National Flood Insurance Program, Bulletin 2006-6

X. KANSAS STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....7

A. Kansas Automobile Injury Reparations Act

Ref: 40-3101 et seq.

1. Required coverages
Ref: 40-3103, 40-3107, 40-3109
2. Financial responsibility
Ref: 40-3107, 40-3118
3. Payment of benefits
Ref: 40-3110

B. Uninsured/Underinsured motorists coverage

Ref: 40-284, 40-285

C. Accident prevention courses

Ref: 40-1112a

D. Kansas Automobile Insurance Plan

Ref: 40-2102; 40-3116

E. Worker's Compensation

Ref: 44-501 through 44-511; K.A.R. 51-14-4; 44-520

1. Kansas Workers Compensation Insurance Plan
Ref: 40-2109

KS PERSONAL LINES PRODUCER CONTENT OUTLINE

(100 scored questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES10

A. Homeowners

1. HO-2
2. HO-3

3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES.....13

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS28

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity			
K. Limits of liability			
L. Coinsurance/Insurance to value			
M. Occurrence			
N. Cancellation			
O. Nonrenewal			
P. Vacancy and unoccupancy			
Q. Liability			
1. Absolute			
2. Strict			
3. Vicarious			
R. Negligence			
S. Binder			
T. Endorsements			
U. Blanket vs. Specific			
V. Burglary, Robbery, Theft, and Mysterious Disappearance			
W. Warranties			
X. Representations			
Y. Concealment			
Z. Deposit Premium/Audit			
AA. Certificate of Insurance			
BB. Damages			
1. Compensatory			
a. General			
b. Special			
2. Punitive			
CC. Compliance with Provisions of Fail Credit Reporting Act			
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW	24		
A. Declarations			
B. Insuring agreement			
C. Conditions			
D. Exclusions			
E. Definition of the insured			
F. Duties of the insured after a loss			
G. Obligations of the insurance company			
H. Mortgagee rights			
I. Proof of loss			
J. Notice of claim			
K. Appraisal			
L. Other Insurance Provision			
M. Subrogation			
N. Elements of a contract			
O. Sources of underwriting information			
P. Fair Credit Reporting Act			
Q. Privacy Protection (Gramm Leach Bliley)			
R. Policy Application			
S. Terrorism Risk Insurance Act (TRIA)			
T. Cancellation and nonrenewal provisions			
U. Supplementary payments			
V. Loss settlement provisions including consent to settle a loss			
W. Territory			
V. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE	18		
<i>All references are to Kansas statutes annotated; unless indicated otherwise</i>			
A. Commissioner of Insurance			
1. Election			
		<i>Ref: 40-106</i>	
	2. General duties and powers	<i>Ref: 40-103, 40-104, 40-105</i>	
	3. Examinations	<i>Ref: 40-208, 40-222, 40-246a</i>	
	4. Hearings/Notice of hearings/Orders	<i>Ref: 40-281, 40-2406, 40-2407; 40-2,125</i>	
	5. Penalties	<i>Ref: 40-4909; 40-246a, 40-246d, 40-2407; 40-2,125</i>	
	B. Definitions		
	1. Domestic company	<i>Ref: 40-2c01</i>	
	2. Foreign company	<i>Ref: 40-2c01; 209</i>	
	3. Certificate of authority	<i>Ref: 40-2702</i>	
	C. Licensing		
	1. Persons required to be licensed		
	a. Producer	<i>Ref: 40-239, 40-4902</i>	
	b. Resident/Nonresident	<i>Ref: 40-4902, 40-4906</i>	
	c. Temporary license	<i>Ref: 40-4907</i>	
	2. Producer appointment/certification and termination of appointment	<i>Ref: 40-4912; K.A.R. 40-7-11, 22, 25</i>	
	3. Obtaining a license		
	a. Qualifications/Examinations	<i>Ref: 40-241, 40-4905</i>	
	b. Exemptions/exceptions	<i>Ref: 40-4904, 40-4908</i>	
	4. Maintaining a license		
	a. Continuing education	<i>Ref: 40-4902, 40-4903; K.A.R. 40-7-20a</i>	
	b. Change of address/ place of business	<i>Ref: K.A.R. 40-7-9</i>	
	c. License renewal and fees	<i>Ref: 40-4903</i>	
	d. Suspension or revocation of licenses/felony convictions	<i>Ref: 40-246d; 40-4909</i>	
	D. Marketing practices		
		<i>Ref: 40-2404</i>	
	1. Rebating	<i>Ref: 40-2404(8); 40-966</i>	
	2. Misrepresentation	<i>Ref: 40-235; 40-2404(1)</i>	
	3. False advertising	<i>Ref: 40-2404(2)</i>	
	4. Defamation	<i>Ref: 40-2404(3)</i>	
	5. Boycott, coercion, intimidation	<i>Ref: 40-2404(4)</i>	
	6. Unfair discrimination	<i>Ref: 40-2404(7); 40-295</i>	
	E. Property and Casualty Insurance Guaranty Association Act	<i>Ref: 40-2901 through 2919</i>	
VI. KANSAS STATUTES, RULES, AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE	7		
A. Unfair claims settlement practices			

Ref: 40-2404, K.A.R. 40-1-34

B. Proof of loss

Ref: 40-924

C. Marine/inland marine

Ref: K.A.R. 40-3-22

D. FAIR plan

Ref: 40-2142; Fair Plan Manual

E. Kansas Automobile Injury Reparations Act

Ref: 40-3101 et seq

1. Required coverages

Ref: 40-3013, 40-3107, 40-3109

2. Financial responsibility

Ref: 40-3107, 40-3118

3. Payment of benefits

Ref: 40-3110

F. Uninsured/Underinsured motorists coverage

Ref: 40-284, 40-285

G. Accident prevention courses

Ref: 40-1112a

H. Kansas Automobile Insurance Plan

Ref: 40-2102; 40-3116

I. Renewal, nonrenewal, cancellation, and delivery of contracts

Ref: 40-276 – 278, 40-5804; K.A.R. 40-3-15

J. Rates

1. Filings

Ref: 40-951 through 40-967; K.A.R. 40-3-6

2. Unfair discrimination

Ref: K.A.R. 40-3-40

2. Examinations

Ref: 40-208, 40-222, 40-246a,

3. Hearings/Notice of hearings/Orders

Ref: 40-281, 40-2406, 40-2407; 40-2,125

B. Licensing requirements

1. Qualifications

Ref: 40-241, 40-4905; K.A.R. 40-7-7

2. Exemptions

Ref: 40-4904, 40-4908

3. Temporary licenses

Ref: 40-4907

C. Maintaining a license

1. Continuing education

Ref: 40-4902, 40-4903; K.A.R. 40-7-20a

2. Change of address/place of business

Ref: K.A.R. 40-7-9

3. License renewal

Ref: 40-4906

4. Suspension or revocation of licenses/felony convictions

Ref: 40-246d, 40-281, 40-246a, 40-4909

D. Unfair marketing practices

Ref: 40-2404

1. Rebating

2. Misrepresentation

3. Defamation

III. CROP HAIL INSURANCE

A. Policy rates and filing

Ref: 40-216

B. Coverages available

C. Terms of coverage

D. Liability

E. Standard measures

F. Claim Settlement Practices

Ref: 40-2404; K.A.R. 40-1-34

1. Notice of loss

2. Insured's duties

3. Producer's duties

4. Percentage Plan

5. Appraisal

G. Cancellation and nonrenewal

H. Binders

IV. FEDERAL MULTI-PERIL CROP INSURANCE

A. Crop identification and location

B. Terms of coverage

C. Limits of liability

D. Insured eligibility and administration

E. Other provisions

1. Replanting

2. Assignment

F. Duties of the insured and agent

G. Claim settlement practices

H. Standard measures

**KS CROP
CONTENT OUTLINE
(50 scored questions)**

I. GENERAL INSURANCE TERMS AND CONCEPTS

Ref: General Product Knowledge

A. Insurance

B. Insurable interest

C. Risk

D. Hazard

E. Peril

F. Loss

1. Direct

2. Indirect

G. Proximate Cause

H. Indemnity

I. Actual cash value

J. Limits of Liability

K. Occurrence

L. Cancellation

M. Nonrenewal

N. Liability

O. Negligence

P. Representations

II. KANSAS GENERAL STATUTES AND REGULATIONS

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. General powers and duties

Ref: 40-103, 40-104, 40-105

KS TITLE
CONTENT OUTLINE
(50 scored questions)

I. TITLE INSURANCE TERMS AND CONCEPTS

Ref: General Product Knowledge

- A. Commitment**
- B. Policy**
- C. Exception**
- D. Requirement**
- E. Endorsement**
- F. Insurer/Underwriter**
- G. Chain of Title**
- H. Closing and Settlement**
- I. Title Agent**
- J. Fiduciary Responsibilities**
- K. Search and Examination**

II. TITLE INSURANCE POLICIES

A. Types of Policies

- 1. Owners
 - a. Residential/ Plain Language
 - b. ALTA Forms
- 2. Loan
- 3. Leasehold

B. Policy Provisions

- 1. Insuring Clause
- 2. Terms, Conditions, and Stipulations
- 3. Exclusions

III. REAL ESTATE OWNERSHIP

- A. Joint Tenancy**
- B. Tenants in Common**
- C. Fee Simple**
- D. Life Estate**
- E. Lease Hold**

IV. RIGHTS AND INTERESTS

- A. Easement and Right of Way**
- B. Liens**
 - 1. Voluntary
 - 2. Involuntary
- C. Covenants, Conditions, and Restrictions**

V. LEGAL DESCRIPTIONS

- A. Platted and Unplatted**
- B. Section, Township, and Range**
- C. Metes and Bounds**
- D. Lot and Block**

VI. METHODS OF TRANSFER/CONVEYANCES

- A. Warranty Deeds**
- B. Quit Claim Deeds**
- C. Transfer on death Deed**
- D. Mortgage**

VII. COURTS

- A. District Court**
- B. Federal District Court**
- C. Bankruptcy Court**
- D. Foreclosure**
- E. Probate**

VIII. KANSAS SPECIFIC STATUTES AND REGULATIONS

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

- 1. General powers and duties
Ref: 40-103, 40-104, 40-105
- 2. Examinations
Ref: 40-208, 40-222, 40-222f, 40-246a
- 3. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407; 40-2,125

B. Licensing requirements

- 1. Qualifications
Ref: 40-241, 40-4905; K.A.R. 40-7-7
- 2. Exemptions
Ref: 40-4904, 40-4908
- 3. Temporary licenses
Ref: 40-4907
- 4. Resident/ Nonresident
Ref: 40-4902, 40-4906

C. Maintaining a license

- 1. Continuing education
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
- 2. Change of address/place of business
Ref: K.A.R. 40-7-9
- 3. License renewal
Ref: 40-4903
- 4. Suspension or revocation of licenses/felony convictions
Ref: 40-246d, 40-4909

D. Unfair marketing practices

Ref: 40-2404, K.A.R. 40-3-42, 43

- 1. Rebating
- 2. Misrepresentation
- 3. Defamation
- 4. Unfair discrimination
- 5. Controlled business

E. Title Insurance

- 1. Purpose
Ref: 40-1102
- 2. Reasonable search
Ref: 40-235

KS RULES & REGS (BAIL BONDS)

CONTENT OUTLINE

(50 scored questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS

Ref: General Product Knowledge

- A. Insurance
- B. Indemnity
- C. Concealment
- D. Risk
- E. Hazard
- F. Peril
- G. Loss
- H. Liability
- I. Negligence
- J. Accident
- K. Occurrence

II. CONTRACT LAW

- A. Elements of a contract
- B. Insurable interest
- C. Definition of the insured
- D. Declarations, conditions, exclusions
- E. Duties of the insured
- F. Obligations of the insurance company
- G. Insuring Agreement
- H. Policy cancellation and nonrenewal

III. KANSAS GENERAL STATUTES AND REGULATIONS

All references are Kansas Insurance Laws Chapter 40 unless noted

A. Commissioner of Insurance

- 1. Election
Ref: 40-106
- 2. General duties and powers
Ref: 40-103, 40-104, 40-105
- 3. Examinations
Ref: 40-208, 40-222, 40-246a
- 4. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407; 40-2,125
- 5. Penalties
Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125

B. Definitions

- 1. Domestic company
Ref: 40-2c01
- 2. Foreign company
Ref: 40-2c01; 209
- 3. Fraternal
Ref: 40-738
- 4. Certificate of authority
Ref: 40-2702

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 40-239, 40-4902
 - b. Resident/Nonresident
Ref: 40-4902, 40-4906
 - c. Temporary license
Ref: 40-4907
- 2. Producer appointment/certification and termination of appointment
Ref: K.A.R. 40-7-11; K.A.R. 40-7-22; K.A.R. 40-7-25
- 3. Obtaining a license
 - a. Qualifications/Examinations

Ref: 40-241; 40-4905

b. Exemptions/exceptions

Ref: 40-4904, 40-4908

4. Maintaining a license

a. Change of address/ place of business

Ref: K.A.R. 40-7-9

b. Suspension or revocation of licenses/felony convictions

Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

- 1. Rebating
Ref: 40-2404(8); 40-966
- 2. Misrepresentation
Ref: 40-235, 40-2404(1)
- 3. False advertising
Ref: 40-2404(2)
- 4. Defamation
Ref: 40-2404(3)
- 5. Boycott, coercion, intimidation
Ref: 40-2404(4)
- 6. Unfair discrimination
Ref: 40-2404(7); 40-295

KS PUBLIC ADJUSTER

CONTENT OUTLINE

(50 scored questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

Note: To the extent specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

A. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Business income
2. Law and Ordinance Coverage

B. Inland marine

1. Commercial floaters

C. Others

1. National Flood Insurance Program

D. Additional Coverages and Exclusions

1. Time Element
2. Valuable Papers and Records

E. Crime

1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW

A. Declarations

B. Exclusions

C. Definition of the insured

D. Proof of loss

E. Notice of claim

F. Appraisal

G. Subrogation

H. Limitations

I. Coinsurance

J. Fraud

K. Obligations of the insurance company

L. Endorsements

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS

A. Insurable interest

B. Risk

C. Hazard

1. Moral

D. Loss

1. Direct
2. Indirect

E. Deductible

F. Indemnity

G. Replacement cost

H. Extensions of coverage

I. Negligence

J. Theft

K. Burglary

L. Robbery

M. Binders

N. Apportionment clause

O. Waiver/Non-Waiver Agreement

P. Estoppel

IV. PUBLIC ADJUSTER

A. Loss Report

1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

1. Damages
2. Scope of Loss or Damages

V. KANSAS SPECIFIC STATUTES AND REGULATIONS

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. General powers and duties
Ref: 40-103, 40-104, 40-105
2. Examinations
Ref: 40-208, 40-222, 40-222f, 40-246a
3. Hearings/Notice of hearings/Orders
Ref: 40-281, 40-2406, 40-2407; 40-2,125

B. Licensing requirements

1. Qualifications
Ref: 40-5502, 40-5504, 40-5505, 40-5506, 40-5509, 40-5511; K.A.R. 40-7-26
2. Exemptions
Ref: 40-5503, 40-5507
3. Resident/Nonresident
Ref: 40-5504, 40-5505, 40-5508

C. Maintaining a license

1. Continuing education
Ref: 40-5512
2. Change of address/place of business
Ref: 40-5509; K.A.R. 40-7-27
3. License renewal
Ref: 40-5509, 40-5512
4. Suspension or revocation of licenses/ felony convictions
Ref: 40-5510, 40-5517; K.A.R. 40-7-27

D. Marketing practices

1. Contracts and solicitation
Ref: 40-5513, 40-5514, 40-5516
2. Record keeping
Ref: 40-5515
3. Unfair marketing practices
Ref: 40-2404
 - a. Rebating
 - b. Misrepresentation
 - c. Defamation
 - d. Unfair discrimination
 - e. Controlled business