

Insurance Content Outlines

Content outlines effective March 1, 2025

KANSAS Insurance Supplement

A. Traditional whole life products

Examination Content Outlines

Effective: March 1, 2025

KS LIFE PRODUCER CONTENT OUTLINE

(84 scored questions plus 11 pretest questions)

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- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries
- e. Designation by class
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 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
 - e. Designation by class
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- 8. USA PATRIOT Act/anti-money laundering
- 9. Gramm-Leach-Bliley Act (GLBA) Privacy

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- 2. Medical information and consumer reports
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- 4. Risk classification
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- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

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- 1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
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- c. Adhesion
- d. Aleatory

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 - 1. Qualified plans
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- 1. Personal insurance needs
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 - a. Key person
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- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

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

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. Fraternals

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)

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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

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C. Protection of beneficiaries from creditors

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D. Accelerated benefits

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11. Legal actions	F. Explaining policy and its provisions, riders, exclusions
12. Change of beneficiary	and ratings to clients
13. Misstatement of age or gender	G. Replacement
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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

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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. Fraternals

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

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

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

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2. Continuation

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C. Blanket insurance

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- G. Affordable Care Act
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2. Replacement cost	Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125
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5. Salvage value

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

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

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2. Unfair discrimination

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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)

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 - a. Premises and Operations
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- 2. Coverage
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 - 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

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 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
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- 3. Physical Damage (collision; other than collision; specified perils)
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 - b. Non-owned
- c. Hired
- d. Temporary Substitute
- e. Newly Acquired Autos

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b. Resident/Nonresident Ref: 40-4902, 40-4906

c. Temporary license

Ref: 40-4907

2. Producer appointment/certification and termination of appointment

Ref: 40-4912; K.A.R. 40-7-11, 22, 25

3. Obtaining a license

a. Qualifications/Examinations

Ref: 40-241; 40-4905

F. Negligence

H. Occurrence

J. Warranties

K. Representations

M. Deposit Premium/Audit

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G. Liability

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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: 40-4909; 40-246a, 40-246d, 40-2407; 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: 40-4912; 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

V. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE.......18

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. Election

W. Territory

ΙV

VI. KANSAS STATUTES, RULES, AND REGULATIONS
PERTINENT TO PERSONAL LINES INSURANCE7
A. Unfair claims settlement practices

Association Act

Ref: 40-2901 through 2919

KANSAS Insurance Supplement - Examination Content Outlines

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/<u>Under</u>insured 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

Ref: 40-276 - 278, 40-5804; K.AR. 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

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

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
- 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 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. Fraternals

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

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