

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

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

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 - b. Decreasing
 - c. Return of premium
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 - b. Convertible

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3. Free look
4. Consideration
5. Owner's rights

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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

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

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2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract Law

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c. Adhesion

d. Aleatory

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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

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2. Standard provisions

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4. Prohibited provisions

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D. Accelerated benefits

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

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F. Advertising

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

H. Annuities

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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

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4. Preferred Provider Organizations (PPOs)
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7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
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13. Misstatement of age or gender

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3. Consideration clause
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5. Elimination period
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B. Owner's rights

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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
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Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125

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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

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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
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7. Twisting
Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty Association Act

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All references are to Kansas statutes annotated; unless indicated otherwise

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D. Medicare Supplement insurance

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E. Long-Term Care (including education requirements)

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(84 scored questions plus 5 pretest questions)

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 - b. Causes of loss forms
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T. Terrorism Risk Insurance Act (TRIA)

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Ref: 40-2c01; 40-209
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 - 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)
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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

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C. Excess and surplus lines producers

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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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 - b. Coverage B: Personal Injury and Advertising Injury
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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

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- 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

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- 1. Joint life (first to die)
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- 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

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- 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
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C. Policy exclusions

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- 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

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

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 - 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

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- 2. Contributory vs. noncontributory

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- 2. Major medical policies
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- 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)
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E. Group insurance

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- 8. Time of payment of claims
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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. Fraternal	<i>Ref: 40-738</i>
4. Certificate of authority	<i>Ref: 40-2702</i>
C. Licensing	
1. Persons required to be licensed	
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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: K.A.R. 40-7-25; K.A.R. 40-7-22; 40-7-11; 40-4912</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

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
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2. Exemptions
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2. Standard provisions
Ref: 40-433 through 451
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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

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F. Advertising

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

G. Viatical Settlements

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

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 - a. Newborns and adopted children
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 - b. Substance abuse/mental disorders

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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

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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

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2. Strict
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S. Binder

T. Endorsements

U. Blanket vs. Specific

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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

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 - b. Products and Completed Operations
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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

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

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N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

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R. Damages

1. Compensatory
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 - b. Special
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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

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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

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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

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N. Cancellation		
O. Nonrenewal		
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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