

**KANSAS**

# Insurance Content Outlines

Content outlines for exams taken **BEFORE** December 11, 2024

Content outlines for exams taken **ON/AFTER** December 11, 2024

**KS LIFE PRODUCER  
CONTENT OUTLINE**

(84 scored questions plus 11 pretest questions)

**I. TYPES OF POLICIES ..... 15**

**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 INSURANCE ..... 20**

*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 POLICIES ..... 16**

**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 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

**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 INSURANCE ..... 6**

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

**B. Medicaid**

**C. Social Security benefits**

**IV. 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**

**V. 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
  - d. Aleatory

**VI. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE ..... 20**

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- 1. Election  
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*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 ONLY ..... 14**

*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**

*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 11 pretest questions)*

**I. TYPES OF POLICIES ..... 22**

**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 CONCEPTS ..... 15**

**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**

**II. POLICY PROVISIONS AND CONTRACT LAW ..... 13**

**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  
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- 2. Foreign company  
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- 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  
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- 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  
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*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 ONLY..... 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. 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 11 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 INSURANCE..... 20**

*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: 40-4912; K.A.R. 40-7-11, 22, 25*
- 3. Obtaining a license
  - a. Qualifications/Examinations  
*Ref: 40-241; 40-4905*



# KS LIFE & ACCIDENT AND HEALTH PRODUCER CONTENT OUTLINE

(140 scored questions plus 14 pretest questions)

- 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. Automobile Assigned Risk Plan**  
*Ref: 40-2102*
  - 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*

- I. TYPES OF POLICIES ..... 15**
  - 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
- 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 POLICIES ..... 16**

**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>B. Other provisions and clauses</b>	
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>C. Riders</b>	
1. Impairment/exclusions	
2. Guaranteed insurability	
3. Future increase option	
<b>D. Rights of renewability</b>	
1. Noncancellable	
2. Cancelable	
3. Guaranteed renewable	
<b>VII. SOCIAL INSURANCE .....</b>	<b>6</b>
<b>A. Medicare (Parts A, B, C, D)</b>	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>VIII. OTHER INSURANCE CONCEPTS .....</b>	<b>5</b>
<b>A. Total, partial, recurrent and residual disability</b>	
<b>B. Owner's rights</b>	
<b>C. Dependent children benefits</b>	
<b>D. Primary and contingent beneficiaries</b>	
<b>E. Modes of premium payments</b>	
<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>	
<b>G. Occupational vs. non-occupational</b>	
<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>	
<b>I. Managed care</b>	
<b>J. Workers Compensation</b>	
1. Impact on health insurance benefits	
<b>K. Subrogation</b>	
<b>L. Cost containment</b>	
<b>IX. FIELD UNDERWRITING PROCEDURES .....</b>	<b>8</b>
<b>A. Completing the application</b>	
<b>B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	
<b>C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)</b>	
<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>	
<b>E. Policy delivery</b>	
<b>F. Explaining policy and its provisions, riders, exclusions, and ratings to clients</b>	
<b>G. Replacement</b>	

<b>H. Contract law</b>	
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 INSURANCE..... 18**

*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 ONLY ..... 11**

**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 ONLY ..... 11**

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: 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**

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

**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 14pretest questions)

**I. TYPES OF POLICIES ..... 22**

**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**

Effective: December 1, 2022

**F. Others**

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

**II. INSURANCE TERMS AND RELATED CONCEPTS ..... 15**

**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 LAW ..... 13**

**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 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**

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**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**

**INSURANCE ..... 19**

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- 3. Certificate of authority  
*Ref: 40-2702*

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  - a. Producer  
*Ref: 40-239, 40-4902*
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*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 ONLY ..... 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. 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. Automobile Assigned Risk Plan**  
Ref: 40-2102

**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 7pretest questions)

**I. TYPES OF PROPERTY POLICIES ..... 10**

**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 CONCEPTS..... 28**

**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	
<b>IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 24</b>	
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	
<b>V. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ..... 18</b>	

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

<b>A. Commissioner of Insurance</b>	
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>B. Definitions</b>	
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>
<b>C. Licensing</b>	
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>
<b>D. Marketing practices</b>	
<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>
<b>E. Property and Casualty Insurance Guaranty Association Act</b>	
<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. Automobile Assigned Risk Plan**

*Ref: 40-2102*

**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*

**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

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*

**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**

KANSAS Insurance Supplement - Examination Content Outlines

- 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*

*Effective: December 1, 2022*

# KS LAWS, RULES AND REGULATIONS

## 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

**KS LIFE PRODUCER  
CONTENT OUTLINE**

(84 scored questions plus 11 pretest questions)

**I. TYPES OF POLICIES .....15**

**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 INSURANCE .....20**

*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 POLICIES .....16**

**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 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

**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 INSURANCE .....6**

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

**B. Medicaid**

**C. Social Security benefits**

**IV. 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**

**V. 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
  - d. Aleatory

**VI. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE .....20**

*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*

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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*

**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 ONLY .....14**

*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 POLICIES .....22**

**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 CONCEPTS .....15**

**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**

**II. POLICY PROVISIONS AND CONTRACT LAW .....13**

**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 INSURANCE .....20**

*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 ONLY .....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. 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 INSURANCE .....20**

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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*

# KS LIFE & ACCIDENT AND HEALTH PRODUCER CONTENT OUTLINE

(140 scored questions plus 14 pretest questions)

- 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  
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  - 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*

- I. TYPES OF POLICIES .....15**
  - 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
- 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 POLICIES .....16**

**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 INSURANCE .....18**

*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 ONLY .....11**

**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 ONLY .....11**

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: 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 POLICIES .....22**

**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 CONCEPTS.....15

### 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

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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

## 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 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)**

**VII. KANSAS STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE .....19**

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- 3. Examinations  
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- 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*
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*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*

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- Ref: 40-2404*
- 1. Rebating  
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- 2. Misrepresentation  
*Ref: 40-235, 40-2404(1)*
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- 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 ONLY .....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. 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 POLICIES .....10**

**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 CONCEPTS .....28**

**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**  
*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: 40-4909; 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 Association Act**  
*Ref: 40-2901 through 2919*

**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**

KANSAS Insurance Supplement - Examination Content Outlines

- 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*

*Effective: December 11, 2024*

# KS LAWS, RULES AND REGULATIONS

## 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