

## **KANSAS LIFE CONTENT OUTLINE**

(84 scoreable questions plus 16 pretest questions)

### **I. TYPES OF POLICIES ..... 9**

#### **A. Traditional whole life products**

1. Ordinary (straight) life
2. Limited-pay and single-premium life
3. Adjustable life

#### **B. Interest-sensitive life products**

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

#### **C. Term life**

1. Level, decreasing, and increasing term
2. Special features
  - a. Renewable
  - b. Convertible

#### **D. Annuities**

1. Single, level, and flexible premium
2. Immediate and deferred
3. Fixed and variable

#### **E. Combination plans and variations**

1. Joint life
2. Survivorship life

### **II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 21**

#### **A. Policy riders**

1. Waiver of premium and waiver of premium with disability income
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds (e.g., spouse, children, nonfamily)
7. 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. Changes
  - d. Common disaster
  - e. Minor beneficiaries
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. Nonforfeiture options
11. Dividends and dividend options
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options

#### **C. Policy exclusions**

### **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 (i.e. HIPAA, HIV consent)

#### **B. Underwriting**

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification

#### **C. Delivering the policy**

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

#### **D. Do Not Call List**

### **IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS ..... 8**

#### **A. Third-party ownership**

#### **B. Group life insurance**

1. Conversion privilege
2. Contributory vs. noncontributory

#### **C. Retirement plans**

1. Tax-qualified plans
2. Nonqualified plans

#### **D. Business insurance**

#### **E. Social Security benefits and taxes**

#### **F. Tax treatment of insurance premiums, proceeds, dividends**

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

#### **G. Accelerated Death Benefits—Living Benefits**

#### **H. Endowments**

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

*All references are to Kansas statutes annotated*

**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, 40-2406,2407; 40-2,125*
5. Penalties  
*Ref: 40-246a, 40-246d, 40-254, 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, 40-2508*
  - 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; 241; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912*
3. Obtaining a license
  - a. Qualifications  
*Ref: 40-241; 40-4905*
  - b. Exemptions/exceptions  
*Ref: 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: 40-4906*
  - 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: 40-2404(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, RULES, 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, 40-434*

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. Viaticals/Life Settlements**

*Ref: K.S.A. 40-5000 et. al.*

**H. Annuities**

*Ref: General Product Knowledge*

**KANSAS HEALTH  
CONTENT OUTLINE**

*(84 scoreable questions plus 16 pretest questions)*

**I. TYPES OF POLICIES ..... 14**

**A. Disability income**

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy

4. Group disability income policy	7. Exclusions
5. Key employee/partner policies	8. Preexisting conditions
<b>B. Accidental death and dismemberment</b>	9. Recurrent disability
<b>C. Medical expense insurance</b>	10. Coinsurance
1. Basic hospital, medical, and surgical policies	11. Deductibles
2. Major medical policies	12. Eligible expenses
3. Comprehensive major medical policies	13. Copayments
4. Health Maintenance Organizations (HMOs)	14. Pre-authorizations and prior approval requirements
5. Preferred Provider Organizations (PPOs)	15. Usual, reasonable, and customary (URC) charges
6. Service organizations (Blue Plans)	16. Lifetime, annual or per cause maximum benefit limits
7. Point of Service(POS) plans	<b>D. Riders</b>
8. Medical Savings Accounts (MSAs)	1. Impairment rider
9. Flexible Spending Accounts (FSAs)	2. Guaranteed insurability rider
10. Health Reimbursement Accounts (HRAs)	3. Multiple indemnity rider (double, triple)
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	<b>E. Rights of renewability</b>
12. Consumer Driven Health Plans (CDHPs)	1. Noncancelable
<b>D. Medicare supplement policies</b>	2. Cancelable
<b>E. Group insurance</b>	3. Guaranteed renewable
1. Group conversion	4. Conditionally renewable
2. Differences between individual and group contracts	5. Optionally renewable
3. General concepts	6. Period of time for renewal
4. COBRA	
5. HIPAA	
<b>F. Long Term Care (LTC)</b>	<b>III. SOCIAL INSURANCE ..... 3</b>
1. Individual LTC contracts	<b>A. Medicare</b>
2. Group/voluntary LTC contracts	1. Primary, secondary payor
3. Service days vs. calendar days	2. Medicare Parts A,B,C,D
<b>G. Cancer (for specified diseases) plans</b>	<b>B. Medicaid</b>
<b>H. Critical illness plans</b>	<b>C. Social Security benefits</b>
<b>I. Worksite (employer-sponsored) Plans</b>	<b>IV. OTHER INSURANCE CONCEPTS ..... 4</b>
<b>II. POLICY PROVISIONS, CLAUSES, AND RIDERS.....20</b>	<b>A. Total, partial, and residual disability</b>
<b>A. Mandatory provisions</b>	<b>B. Owner's rights</b>
1. Entire contract	<b>C. Dependent children benefits</b>
2. Time limit on certain defenses (incontestable)	<b>D. Primary and contingent beneficiaries</b>
3. Grace period	<b>E. Modes of premium payments (annual, semiannual, etc.)</b>
4. Reinstatement	<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>
5. Notice of claim	<b>G. Occupational vs. nonoccupational</b>
6. Claim forms	<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>
7. Proof of loss	<b>I. Managed care</b>
8. Time of payment of claims	<b>J. Workers Compensation</b>
9. Payment of claims	<b>K. Subrogation</b>
10. Physical examination and autopsy	<b>V. FIELD UNDERWRITING PROCEDURES ..... 9</b>
11. Legal actions	<b>A. Completing application and obtaining necessary signatures</b>
12. Change of beneficiary	<b>B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>
<b>B. Optional provisions</b>	<b>C. Initial premium payment and receipt and consequences of the receipt (e.g. medical examination, etc.)</b>
1. Change of occupation	<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>
2. Misstatement of age	<b>E. Assuring delivery of policy and related documents to client</b>
3. Illegal occupation	
<b>C. Other provisions and clauses</b>	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	

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

**G. Replacement**

**H. Contract law**

1. Requirements of forming a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the health contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion

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

*All references are to Kansas statutes annotated*

**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, 40-254, 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, 40-2508*
  - 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; 241; K.A.R. 40-7-22; 40-7-11; 40-4912*
3. Obtaining a license
  - a. Qualifications  
*Ref: 40-241; 40-4905*
  - b. Exemptions/exceptions  
*Ref: 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: 40-4906*

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: 40-2404(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*

**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*

**B. Group accident and health insurance only**

*Ref: 2209*

1. Coordination of benefits  
*Ref: K.A.R. 40-4-34*
2. Continuation/Conversion  
*Ref: K.A.R. 40-4-36; 40-2209 (i)*
3. Small Employer Health Insurance Availability Act  
*Ref: 40-2209b through 40-2209j, 40-2209m through 40-2209p*

**C. Blanket insurance**

*Ref: 40-2210*

**D. Medicare Supplement insurance**

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

**E. Long-Term Care**

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

**F. Advertising**

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

**G. Kansas Health Insurance Association**

Ref: 40-2119

**KANSAS  
PROPERTY AND ALLIED LINES  
CONTENT OUTLINE**

*(84 scoreable questions plus 16 pretest questions)*

**Note:** To the extent that the 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.

**I. TYPES OF POLICIES.....25**

**A. Personal lines**

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)
- 3. Mobile Homes

**B. Commercial lines**

- 1. Commercial property
  - a. Commercial building and personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)

**C. Inland marine**

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition

**D. Others**

- 1. Flood
- 2. Earthquake

**II. INSURANCE TERMS AND RELATED CONCEPTS....14**

**A. Insurance**

**B. Insurable interest**

**C. Risk**

**D. Hazard**

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Proximate cause**

**H. Deductible**

**I. Indemnity**

**J. Actual cash value**

**K. Replacement cost**

**L. Limits of liability**

**M. Coinsurance/Insurance to value**

**N. Accident**

**O. Occurrence**

**P. Cancellation**

**Q. Nonrenewal**

**R. Vacancy and unoccupancy**

**S. Liability**

**T. Negligence**

**III. POLICY PROVISIONS AND CONTRACT LAW.....11**

**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. Assignment**

**N. Subrogation**

**O. Elements of a contract**

**P. Warranties, representations, and concealment**

**Q. Binders**

**R. Sources of insurability information**

**S. Fair Credit Reporting Act**

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

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*Ref: 40-246a, 40-246d, 40-254, 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, 40-2508*

b. Resident/Nonresident

*Ref: 40-4902, 40-4906*

c. Temporary license

*Ref: 40-4907*

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*Ref: K.A.R. 40-7-9*
  - c. License renewal and fees  
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  - d. Suspension or revocation of licenses/felony convictions  
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**D. Marketing practices**

*Ref: 40-2404*

1. Rebating  
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2. Misrepresentation  
*Ref: 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*
7. Twisting  
*Ref: 40-2404(1)(f)*

**E. Property and Casualty Insurance Guaranty Association Act**

*Ref: 40-2901 et seq.*

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

**A. Renewal, nonrenewal, cancellation of contracts**

*Ref: 40-2,120 through 40-2,122; 40-276 through 40-278; 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 lines producers**

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

**VI. KANSAS STATUTES, RULES, 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: K.A.R. 40-3-33*

**E. Crop**

*Ref: 40-901*

**F. Flood Insurance**

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

**KANSAS  
CASUALTY AND ALLIED LINES  
CONTENT OUTLINE**

*(84 scoreable questions plus 16 pretest questions)*

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**I. TYPES OF POLICIES, BONDS, AND RELATED**

**TERMS..... 23**

**A. Commercial general liability**

1. Basic Hazards
  - a. Premises and Operations
  - b. Products and Completed Operations
  - c. Independent Contractors
  - d. Contractual
2. Commercial General Liability Coverage Forms
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims Made
      - (a) Extended Reporting Periods: Basic and Supplemental
      - (b) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. Limits
  - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
  - h. Definitions

**B. Automotive: personal auto and business auto**

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
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
- 8. Garage Coverage Form, including Garagekeepers insurance
- 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
  - 2. Work-related vs. non-work-related
  - 3. Other states' insurance
- D. Crime**
  - 1. Employee Theft
  - 2. Inside the Premises-Theft of Money and Securities
  - 3. Inside the Premises-Robbery or Safe Burglary of Other Property
  - 4. Inside the Premises - Robbery or Burglary of Other Property
- E. Surety Bonding**
  - 1. Definitions
    - a. Obligee
    - b. Principal
    - c. Surety
- F. Professional liability**
  - 1. Errors and Omissions
- G. Umbrella/Excess liability**

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

- A. Risk**
- B. Hazard**
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Accident**
- I. Occurrence**
- J. Burglary**
- K. Robbery**
- L. Theft**
- M. Mysterious disappearance**
- N. Binders**
- O. Warranties**
- P. Representations**
- Q. Concealment**
- R. Bodily injury liability**
- S. Property damage liability**
- T. Personal injury liability**
- U. Limits of liability**
- V. Deductibles**
- W. Insured contract**
- X. Deposit Premium/Audit**
- Y. Certificate of Insurance**

**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. Additional (supplementary) payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Arbitration**
- L. Other insurance**
- M. Subrogation**
- N. Compliance with provisions of Fair Credit Reporting Act**
- O. Claims made policy form**
- P. Salvage**
- Q. Loss settlement provisions including consent to settle a loss**

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*Ref: 40-2c01; 40-209*
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*Ref: 40-4907*
  - 2. Producer appointment/certification and termination of appointment  
*Ref: K.A.R. 40-7-25; 241; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912*
  - 3. Obtaining a license
    - a. Qualifications  
*Ref: 40-241; 40-4905*

- b. Exemptions/exceptions  
*Ref: 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: 40-4906*
  - 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: 40-2404(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*
- 7. Twisting  
*Ref: 40-2404(1)(f)*

**E. Property and Casualty Insurance Guaranty Association Act**

*Ref: 40-2901 et seq.*

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

**A. Renewal, nonrenewal, cancellation of contracts**

*Ref: 40-2,120 through 40-2,122; 40-276 through 40-278*

**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 lines producers**

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

**VI. KANSAS STATUTES, RULES, 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*

**KANSAS LIFE, ACCIDENT AND HEALTH CONTENT OUTLINE**

*(140 scoreable questions plus 16 pretest questions)*

**I. TYPES OF LIFE POLICIES ..... 9**

**A. Traditional whole life products**

- 1. Ordinary (straight) life
- 2. Limited-pay and single-premium life
- 3. Adjustable life

**B. Interest-sensitive life products**

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

**C. Term life**

- 1. Level, decreasing, and increasing term
- 2. Special features
  - a. Renewable
  - b. Convertible

**D. Annuities**

- 1. Single, level, and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Equity Index

**E. Combination plans and variations**

- 1. Joint life
- 2. Survivorship life

**II. LIFE POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ..... 21**

**A. Policy riders**

- 1. Waiver of premium and waiver of premium with disability income
- 2. Guaranteed insurability
- 3. Payor benefit
- 4. Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds (e.g., spouse, children, nonfamily)
- 7. 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 <ul style="list-style-type: none"> <li>a. Primary and contingent</li> <li>b. Revocable and irrevocable</li> <li>c. Changes</li> <li>d. Common disaster</li> <li>e. Minor beneficiaries</li> </ul>	3. Modified Endowment Contracts (MECs)
7. Premium Payment <ul style="list-style-type: none"> <li>a. Modes</li> <li>b. Grace period</li> <li>c. Automatic premium loan</li> <li>d. Level or flexible</li> </ul>	<b>G. Accelerated Death Benefits—Living Benefits</b>
8. Reinstatement	<b>H. Endowments</b>
9. Policy loans, withdrawals, partial surrenders	<b>V. TYPES OF HEALTH POLICIES ..... 14</b>
10. Nonforfeiture options	<b>A. Disability income</b>
11. Dividends and dividend options	1. Individual disability income policy
12. Incontestability	2. Business overhead expense policy
13. Assignments	3. Business disability buyout policy
14. Suicide	4. Group disability income policy
15. Misstatement of age and gender	5. Key employee/partner policies
16. Settlement options	<b>B. Accidental death and dismemberment</b>
<b>C. Policy exclusions</b>	<b>C. Medical expense insurance</b>
<b>III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY ..... 12</b>	1. Basic hospital, medical, and surgical policies
<b>A. Completing the application</b>	2. Major medical policies
1. Required signatures	3. Comprehensive major medical policies
2. Changes in the application	4. Health Maintenance Organizations (HMOs)
3. Consequences of incomplete applications	5. Preferred Provider Organizations (PPOs)
4. Warranties and representations	6. Service organizations (Blue Plans)
5. Collecting the initial premium and issuing the receipt	7. Point of Service (POS) plans
6. Replacement	8. Medical Savings Accounts (MSAs)
7. Disclosures at point of sale (i.e. HIPAA, HIV consent)	9. Flexible Spending Accounts (FSAs)
<b>B. Underwriting</b>	10. Health Reimbursement Accounts (HRAs)
1. Insurable interest	11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
2. Medical information and consumer reports	12. Consumer Driven Health Plans (CDHPs)
3. Fair Credit Reporting Act	<b>D. Medicare supplement policies</b>
4. Risk classification	<b>E. Group insurance</b>
<b>C. Delivering the policy</b>	1. Group conversion
1. When coverage begins	2. Differences between individual and group contracts
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client	3. General concepts
<b>D. Do Not Call List</b>	4. COBRA
<b>IV. TAXES, RETIREMENT, AND OTHER LIFE INSURANCE CONCEPTS ..... 8</b>	5. HIPAA
<b>A. Third-party ownership</b>	<b>F. Long Term Care (LTC)</b>
<b>B. Group life insurance</b>	1. Individual LTC contracts
1. Conversion privilege	2. Group/voluntary LTC contracts
2. Contributory vs. noncontributory	3. Service days vs. calendar days
<b>C. Retirement plans</b>	<b>G. Cancer (for specified diseases) plans</b>
1. Tax-qualified plans	<b>H. Critical illness plans</b>
2. Nonqualified plans	<b>I. Worksite (employer-sponsored) Plans</b>
<b>D. Business insurance</b>	<b>VI. HEALTH POLICY PROVISIONS, CLAUSES, AND RIDERS ..... 20</b>
<b>E. Social Security benefits and taxes</b>	<b>A. Mandatory provisions</b>
<b>F. Tax treatment of insurance premiums, proceeds, dividends</b>	1. Entire contract
1. Individual life	2. Time limit on certain defenses (incontestable)
2. Group life	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
	<b>B. Optional provisions</b>
	1. Change of occupation

2. Misstatement of age	
3. Illegal occupation	
<b>C. Other provisions and clauses</b>	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
12. Eligible expenses	
13. Copayments	
14. Pre-authorizations and prior approval requirements	
15. Usual, reasonable, and customary (URC) charges	
16. Lifetime, annual or per cause maximum benefit limits	
<b>D. Riders</b>	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
<b>E. Rights of renewability</b>	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
<b>VII. SOCIAL INSURANCE .....</b>	<b>3</b>
<b>A. Medicare</b>	
1. Primary, secondary payor	
2. Medicare Parts A,B,C,D	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>VIII. OTHER HEALTH INSURANCE CONCEPTS .....</b>	<b>4</b>
<b>A. Total, partial, 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 (annual, semiannual, etc.)</b>	
<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>	
<b>G. Occupational vs. nonoccupational</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>	
<b>K. Subrogation</b>	
<b>IX. FIELD UNDERWRITING PROCEDURES FOR HEALTH INSURANCE.....</b>	<b>9</b>

<b>A. Completing application and obtaining necessary signatures</b>	
<b>B. Explaining sources of insurability 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. Assuring delivery of policy and related documents to client</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. Requirements of forming a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	
<b>X. KANSAS STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE .....</b>	<b>18</b>
<i>All references are to Kansas statutes annotated</i>	
<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: 40-246a, 40-246d, 40-254, 40-2407, 40-4909; 40-2,125</i>
<b>B. Definitions</b>	
1. Domestic company	<i>Ref: 40-2c0</i>
2. Foreign company	<i>Ref: 40-2c01; 40-209</i>
3. Fraternal	<i>Ref: 40-738</i>
4. Certificate of authority	<i>Ref: 40-2702</i>
<b>C. Licensing</b>	
1. Persons required to be licensed	
a. Producer	<i>Ref: 40-239, 40-4902, 40-2508</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  
*Ref: K.A.R. 40-7-25; 241; K.A.R. 40-7-22; 40-7-11; 40-4912*
3. Obtaining a license
  - a. Qualifications  
*Ref: 40-241; 40-4905*
  - b. Exemptions/exceptions  
*Ref: 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: 40-4906*
  - d. Suspension or revocation of licenses/felony convictions  
*Ref: 40-246d, 40-4909*

**D. Marketing practices**

*Ref: 2404*

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

**E. Life and Health Insurance Guaranty Association Act**

*Ref: 40-3002 through 40-3018*

**XI. KANSAS STATUTES, RULES, 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, 40-433-451*

1. Disclosure  
*Ref: K.A.R. 40-2-14*
2. Standard provisions  
*Ref: 433-451*
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. Viaticals/Life Settlement**

*Ref: K.S.A. 40-5000 et.al.*

**H. Annuities**

*Ref: General Product Knowledge*

**XII. KANSAS STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY ..... 11**

*All references are to Kansas statutes annotated*

**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*
  - c. Maternity benefits  
*Ref: 40-2,102; 40-2,160*

**B. Group accident and health insurance only**

*Ref: 2209*

1. Coordination of benefits  
*Ref: K.A.R. 40-4-34*
2. Continuation/Conversion  
*Ref: K.A.R. 40-4-36; 2209 (i)*
3. Small Employer Health Insurance Availability Act  
*Ref: 2209b through 2209j, 2209m through 2209p*

**C. Blanket insurance**

*Ref: 2210*

**D. Medicare Supplement insurance**

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

**E. Long-Term Care**

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

**F. Advertising**

*Ref: K.A.R. 40-9-100*

**G. Kansas Health Insurance Association**

*Ref: 2119*

**KANSAS  
PROPERTY, CASUALTY  
AND ALLIED LINES  
CONTENT OUTLINE**

*(140 scoreable questions plus 16 pretest questions)*

**Note:** To the extent that the 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.

**I. TYPES OF PROPERTY POLICIES ..... 25**

**A. Personal lines**

- 1. Dwelling and contents (DP forms)
- 2. Homeowners (HO forms)
- 3. Mobile Homes

**B. Commercial lines**

- 1. Commercial property
  - a. Commercial building and personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)

**C. Inland marine**

- 1. Personal floaters
- 2. Commercial floaters
- 3. Nationwide Definition

**D. Others**

- 1. Flood
- 2. Earthquake

**II. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS ..... 14**

**A. Insurance**

**B. Insurable interest**

**C. Risk**

**D. Hazard**

**E. Peril**

**F. Loss**

- 1. Direct
- 2. Indirect

**G. Proximate cause**

**H. Deductible**

**I. Indemnity**

**J. Actual cash value**

**K. Replacement cost**

**L. Limits of liability**

**M. Coinsurance/Insurance to value**

**N. Accident**

**O. Occurrence**

**P. Cancellation**

**Q. Nonrenewal**

**R. Vacancy and unoccupancy**

**S. Liability**

**T. Negligence**

**III. PROPERTY POLICY PROVISIONS AND CONTRACT LAW ..... 11**

**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. Assignment**

**N. Subrogation**

**O. Elements of a contract**

**P. Warranties, representations, and concealment**

**Q. Binders**

**R. Sources of insurability information**

**S. Fair Credit Reporting Act**

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

**A. Commercial general liability**

- 1. Basic Hazards
  - a. Premises and Operations
  - b. Products and Completed Operations
  - c. Independent Contractors
  - d. Contractual
- 2. Commercial General Liability Coverage Forms
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims Made
      - (a) Extended Reporting Periods: Basic and Supplemental
      - (b) Retroactive Date
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. Limits
  - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
  - h. Definitions

**B. Automotive: personal auto and business auto**

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 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
- 8. Garage Coverage Form, including Garagekeepers insurance

**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	
2. Work-related vs. non-work-related	
3. Other states' insurance	
<b>D. Crime</b>	
1. Employee Theft	
2. Inside the Premises-Theft of Money and Securities	
3. Inside the Premises-Robbery or Safe Burglary of Other Property	
4. Inside the Premises - Robbery or Burglary of Other Property	
<b>E. Surety Bonding</b>	
1. Definitions	
a. Obligee	
b. Principal	
c. Surety	
<b>F. Professional liability</b>	
1. Errors and Omissions	
<b>G. Umbrella/Excess liability</b>	
<b>V. CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....</b>	<b>15</b>
<b>A. Risk</b>	
<b>B. Hazard</b>	
<b>C. Indemnity</b>	
<b>D. Insurable interest</b>	
<b>E. Actual cash value</b>	
<b>F. Negligence</b>	
<b>G. Liability</b>	
<b>H. Accident</b>	
<b>I. Occurrence</b>	
<b>J. Burglary</b>	
<b>K. Robbery</b>	
<b>L. Theft</b>	
<b>M. Mysterious disappearance</b>	
<b>N. Binders</b>	
<b>O. Warranties</b>	
<b>P. Representations</b>	
<b>Q. Concealment</b>	
<b>R. Bodily injury liability</b>	
<b>S. Property damage liability</b>	
<b>T. Personal injury liability</b>	
<b>U. Limits of liability</b>	
<b>V. Deductibles</b>	
<b>W. Insured contract</b>	
<b>X. Deposit Premium/Audit</b>	
<b>Y. Certificate of Insurance</b>	
<b>VI. CASUALTY POLICY PROVISIONS.....</b>	<b>12</b>
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	
<b>C. Conditions</b>	
<b>D. Exclusions and Limitations</b>	
<b>E. Definition of the insured</b>	
<b>F. Duties of the insured after a loss</b>	
<b>G. Cancellation and nonrenewal provisions</b>	
<b>H. Additional (supplementary) payments</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	

<b>K. Arbitration</b>	
<b>L. Other insurance</b>	
<b>M. Subrogation</b>	
<b>N. Compliance with provisions of Fair Credit Reporting Act</b>	
<b>O. Claims made policy form</b>	
<b>P. Salvage</b>	
<b>Q. Loss settlement provisions including consent to settle a loss</b>	
<b>VII. Kansas statutes, rules and regulations common to Life, Health, Property, and Casualty insurance .....</b>	<b>19</b>
<i>All references are to Kansas statutes annotated</i>	
<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: 40-246a, 40-246d, 40-254, 40-2407, 40-4909; 40-2,125</i>
<b>B. Definitions</b>	
1. Domestic company	<i>Ref: K.A.R, 40-2c01</i>
2. Foreign company	<i>Ref: K.A.R, 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, 40-2508</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: K.A.R. 40-7-25; 241; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912</i>
3. Obtaining a license	
a. Qualifications	<i>Ref: 40-241; 40-4905</i>
b. Exemptions/exceptions	<i>Ref: 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: 40-4906</i>
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
7. Twisting  
Ref: 40-2404(1)(f)

**E. Property and Casualty Insurance Guaranty Association Act**

Ref: 40-2901 et seq.

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

**A. Renewal, nonrenewal, cancellation of contracts**

Ref: 40-2,120 through 40-2,122; 40-276 through 40-278, 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 lines producers**

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

**IX. KANSAS STATUTES, RULES, 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: K.A.R. 40-3-33

**E. Crop**

Ref: 40-901

**F. Flood Insurance**

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

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

**A. Kansas Automobile Injury Reparations Act**

Ref: 40-3101 et seq.

1. Required coverages  
Ref: 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; 51-14-4; 44-520

1. Kansas Workers Compensation Insurance Plan

Ref: 40-2109

**KANSAS PROPERTY AND CASUALTY PERSONAL LINES CONTENT OUTLINE**

(100 scoreable questions plus 13 pretest questions)

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

**A. Property: Personal lines**

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)

**B. Inland marine**

1. Personal floaters

**C. Other types of property policies**

1. Flood
2. Personal Watercraft
3. Earthquake
4. Mobile Homes

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

**A. Personal Automobile**

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
  - a. Owned
  - b. Temporary Substitute
8. Use and Eligibility of Auto

**B. Personal Liability**

**C. Umbrella/Excess Liability**

**D. Other Personal Exposures**

1. Errors and Omissions

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....28**

**A. Insurable interest**

**B. Risk**

**C. Hazard**

**D. Peril**

- E. Loss
  - 1. Direct
  - 2. Indirect
- F. Proximate cause
- G. Deductible
- H. Indemnity
- I. Actual cash value
- J. Replacement cost
- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Y. Mysterious disappearance
- Z. Binders
- AA. Bodily injury liability
- BB. Property damage liability
- CC. Personal injury liability
- DD. Certificate of insurance
- EE. Risk management
- FF. Professional designations

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ..... 24**

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definitions
- 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
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Sources of underwriting information
- Q. Compliance with provisions of Fair Credit Reporting Act
- R. Cancellation and Nonrenewal provisions
- S. Additional (supplementary) payments
- T. Loss settlement provisions including consent to settle a loss
- U. Limitations
- V. Representations and misrepresentations

- W. Concealment
- X. Arbitration
- Y. Coinsurance
- Z. Endorsements
- AA. Premium Payments
- BB. Effective dates of coverage

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

*All references are to Kansas statutes annotated*

**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, 40-254, 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, 40-2508*
  - 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. 40-7-25; K.A.R. 40-7-22; K.A.R. 40-7-11*
- 3. Obtaining a license
  - a. Qualifications  
*Ref: 40-241, 40-4905*
  - b. Exemptions/exceptions  
*Ref: 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: 40-4906*
  - d. Suspension or revocation of licenses/felony convictions  
*Ref: 40-4909*

**D. Marketing practices**

*Ref: 40-2404*

- 1. Rebating  
*Ref: 40-2404(8); 40-966*
- 2. Misrepresentation  
*Ref: 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*
- 7. Twisting  
*Ref: 40-2404(1)(f)*

**E. Property and Casualty Insurance Guaranty Association Act**

*Ref: 40-2901 et seq.*

**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: K.A.R. 40-3-33*

**E. Kansas Automobile Injury Reparations Act**

*Ref: 40-3101 et seq.*

- 1. Required coverages  
*Ref: 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*

**KANSAS CROP INSURANCE  
CONTENT OUTLINE**

*(50 scoreable 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, RULES, AND REGULATIONS**

*All references are to Kansas statutes annotated*

**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: 40-4908*
- 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, 40-254; 40-4909*

**D. Unfair marketing practices**

*Ref: 40-2404*

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

**III. CROP 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. Agent's duties
4. Percentage Plan
5. Arbitration and 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
  3. Subrogation
  4. Cancellation
  5. Arbitration
- F. Duties of the insured and agent**
- G. Claim settlement practices**
- H. Standard measures**

**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**
- E. Foreclosure**
- F. Probate**

**VII. KANSAS SPECIFIC LAWS, RULES, AND REGULATIONS**

*All references are to Kansas statutes annotated*

- 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: 40-242, 40-281, 40-2406; 40-2,125*
- B. Licensing requirements**
  1. Qualifications  
*Ref: 40-241, 40-4905; K.A.R. 40-7-7*
  2. Exemptions  
*Ref: 40-241c, 40-241h, 40-4908*
  3. Temporary licenses  
*Ref: 40-4907*
  4. Resident/ Nonresident  
*Ref: 40-4902, 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: 40-4906*
  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. Fraud
  2. Rebating
  3. Misrepresentation
  4. Defamation
  5. Unfair discrimination
  6. Controlled business

**KANSAS TITLE INSURANCE  
CONTENT OUTLINE**

*(50 scoreable 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/Plan 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. Title Insurance

*Ref: HB 2801 (advance laws)*

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

# KANSAS LAWS, RULES AND REGULATIONS CONTENT OUTLINE

*(50 scoreable 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 to Kansas Insurance Laws Chapter 40 unless otherwise 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: 40-242, 40-281, 40-2406; 40-2,125*
5. Penalties  
*Ref: 40-246a, 40-246d, 40-254, 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, 40-2508*
  - 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; 241; K.A.R. 40-7-22; 40-7-11; 40-4912*
3. Obtaining a license
  - a. Qualifications  
*Ref: 40-241; 40-4905*
  - b. Exemptions/exceptions  
*Ref: 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: 40-4906*
  - 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*
7. Twisting  
*Ref: 40-2404(1)(f)*

# KANSAS PUBLIC ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

## I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS

**Note:** To the extent that the 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. Standard Fire Policy

*Ref: New York Standard Fire Policy Ref: 515.138*

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions

### B. Commercial lines

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

### C. Inland marine

1. Commercial floaters

### D. Others

1. National Flood Insurance Program

### E. Additional Coverages and Exclusions

1. Time Element
2. Valuable Papers and Records

### F. 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 LAWS, RULES, AND REGULATIONS

*All references are to Kansas statutes annotated*

### 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: 40-242, 40-281, 40-2406; 40-2,125*

### B. Licensing requirements

1. Qualifications  
*Ref: 40-241, 40-4905; K.A.R. 40-7-7*
2. Exemptions  
*Ref: 40-241c, 40-241h, 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: 40-4906*
4. Suspension or revocation of licenses/ felony convictions  
*Ref: 40-246d, 40-4909*

### D. Marketing practices

1. Contracts and solicitation
2. Record keeping
3. Unfair marketing practices  
*Ref: 40-2404, K.A.R. 40-3-42, 43*
  - a. Fraud
  - b. Rebating
  - c. Misrepresentation

- d. Defamation
- e. Unfair discrimination
- f. Controlled business