

## **KS LIFE PRODUCER CONTENT OUTLINE**

(84 scoreable questions plus 16 pretest questions)

### **I. TYPES OF POLICIES.....12**

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

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

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

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

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

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

#### **D. Annuities**

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed

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

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

### **II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....19**

#### **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. Long term care
8. Return of premium

#### **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. Non-forfeiture options**

#### **11. Dividends and dividend options**

#### **12. Incontestability**

#### **13. Assignments**

#### **14. Suicide**

#### **15. Misstatement of age and gender**

#### **16. Settlement options**

#### **17. Accelerated death benefits**

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

### **III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY..... 11**

#### **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

#### **B. Underwriting**

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

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

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

### **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. Life insurance needs analysis/suitability**

1. Personal insurance needs
2. Business insurance needs

- a. Key person

**E. Social Security benefits and taxes**

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

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

**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*
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*Ref: 40-208, 40-222, 40-246a*
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- 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: 40-4904, 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: 40-2404(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*

\* Life/ Health only

**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*

# KS ACCIDENT AND HEALTH PRODUCER 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
5. Key employee/partner policies

### 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. Health Reimbursement Accounts (HRAs)
8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
9. Stop loss

### D. Medicare supplement policies

### E. Group insurance

1. Group conversion
2. Differences between individual and group contracts
3. General concepts
4. COBRA
5. HIPAA

### F. Long Term Care (LTC)

1. Individual LTC contracts
2. Group/voluntary LTC contracts

### G. Limited Benefit Plans

1. Cancer (or specified diseases) plans
2. Critical illness plans
3. Worksite (employer-sponsored) plans
4. Hospital indemnity plans
5. Dental
6. Vision

## II. POLICY PROVISIONS, CLAUSES, AND RIDERS .....20

### 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

### B. Optional provisions

### C. 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
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

### D. Riders

1. Impairment/exclusions
2. Guaranteed insurability
3. Multiple indemnity (double, triple)

### E. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable
4. Conditionally renewable
5. Optionally renewable
6. Period of time for renewal

## III. SOCIAL INSURANCE ..... 3

### A. Medicare

1. Primary, secondary payor
2. Medicare Parts A, B, C, D

### B. Medicaid

### C. Social Security benefits

## IV. OTHER INSURANCE CONCEPTS ..... 4

### A. Total, partial, and residual disability

### B. Owner's rights

### C. Dependent children benefits

### D. Primary and contingent beneficiaries

### E. Modes of premium payments (annual, semiannual, etc.)

### 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

### K. Subrogation

## V. FIELD UNDERWRITING PROCEDURES ..... 9

### A. Completing application and obtaining necessary signatures

- B. Explaining sources of insurability 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. Ensuring delivery of policy and related documents to client**
- 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 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  
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*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*
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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, 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: 40-4904, 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: 40-2404(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*

\*Life/ Health only

**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

**KS PROPERTY AND ALLIED LINES  
PRODUCER  
CONTENT OUTLINE**

(84 scoreable questions plus 16 pretest questions)

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

**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
- 3. Business Owners Policy (BOP)
- 4. Builders Risk

**D. Inland marine**

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

**E. National Flood Insurance Program**

**F. Others**

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Farm Owners
- 5. Crop/hail
- 6. Windstorm

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

**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. Medical Payments**

**V. Blanket vs. Specific**

**W. Burglary, Robbery, Theft, and Mysterious Disappearance**

**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. Sources of underwriting information**

**R. Fair Credit Reporting Act**

**S. Privacy Protection (Gramm Leach Bliley)**

**T. Policy Application**

**U. Terrorism Risk Insurance Act (TRIA)**

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- 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.*

\*Life/ Health only

**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; 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: FAIR Plan Manual*

**E. Crop**

*Ref: 40-901*

**F. Flood Insurance**

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

**KS CASUALTY AND ALLIED LINES PRODUCER CONTENT OUTLINE**

*(84 scoreable questions plus 16 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
    - (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. Damage to Property of Others
    - (1) Per occurrence
    - (2) Annual Aggregate
- 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. Garage Coverage Form, including Garagekeepers Insurance
  9. Exclusions
  10. Individual Insured and Drive Other Car (DOC)
- 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
      - (1) Loss of wages
      - (2) Medical
      - (3) Disability
      - (4) Vocational Rehabilitation
      - (5) Death/Survivor
  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
  - 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)
  - G. Umbrella/Excess Liability**
- II. INSURANCE TERMS AND RELATED CONCEPTS ..... 15**
- A. Risk**
  - B. Hazards**
    1. Moral
    2. Morale
    3. Physical
  - C. Indemnity**
  - D. Insurable interest**
  - E. Actual cash 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. Additional (supplementary) payments**
  - I. Proof of loss**

- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Loss settlement provisions including consent to settle a loss
- O. Terrorism Risk Insurance Act (TRIA)

**IV. 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. 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: 40-4904, 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: 40-2404(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.*

\*Life/ Health only

**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*

**KS LIFE & ACCIDENT  
AND HEALTH PRODUCER  
CONTENT OUTLINE**

(140 scoreable questions plus 16 pretest questions)

**I. TYPES OF LIFE POLICIES .....12**

**A. Traditional whole life products**

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

**B. Interest/market-sensitive life products**

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

**C. Term life**

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

**D. Annuities**

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed

**E. Combination plans and variations**

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

**II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS .....19**

**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. Long term care
- 8. Return of premium

**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. Non-forfeiture options
- 11. Dividends and dividend options
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
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- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering

**B. Underwriting**

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

**C. Delivering the policy**

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

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**B. Group life insurance**

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

**C. Retirement plans**

- 1. Tax-qualified plans
- 2. Nonqualified plans

**D. Life insurance needs analysis/suitability**

- 1. Personal insurance needs
- 2. Business insurance needs
  - a. Key person

**E. Social Security benefits and taxes**

<b>F. Tax treatment of insurance premiums, proceeds, and dividends</b>	
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2. Group life	
3. Modified Endowment Contracts (MECs)	
<b>V. TYPES OF HEALTH POLICIES .....</b>	<b>14</b>
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2. Business overhead expense policy	
3. Business disability buyout policy	
4. Group disability income policy	
5. Key employee/partner policies	
<b>B. Accidental death and dismemberment</b>	
<b>C. Medical expense insurance</b>	
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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. Health Reimbursement Accounts (HRAs)	
8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	
9. Stop loss	
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<b>E. Group insurance</b>	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
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<b>F. Long Term Care (LTC)</b>	
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2. Group/voluntary LTC contracts	
<b>G. Limited Benefit Plans</b>	
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2. Critical illness plans	
3. Worksite (employer-sponsored) plans	
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<b>VI. POLICY PROVISIONS, CLAUSES, AND RIDERS.....</b>	<b>20</b>
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2. Time limit on certain defenses (incontestable)	
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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	
<b>B. Optional provisions</b>	
<b>C. 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	
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>	
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2. Guaranteed insurability	
3. Multiple indemnity (double, triple)	
<b>E. Rights of renewability</b>	
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2. Cancelable	
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4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
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2. Medicare Parts A, B, C, D	
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<b>C. Social Security benefits</b>	
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<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. 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>	
<b>K. Subrogation</b>	
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<b>B. Explaining sources of insurability information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	

- 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. Ensuring delivery of policy and related documents to client**
- 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 health contract
    - a. Conditional
    - b. Unilateral
    - c. Adhesion

**X. KANSAS STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY 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: 40-246a, 40-246d, 40-254, 40-2407, 40-4909; 40-2,125*

- B. Definitions**
  - 1. Domestic company  
*Ref: 40-2c0*
  - 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: 40-4904, 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: 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*

\*Life/ Health only

**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*

- 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
- 3. Business Owners Policy (BOP)
- 4. Builders Risk

**D. Inland marine**

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

**E. National Flood Insurance Program**

**F. Others**

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Farm Owners
- 5. Crop/hail
- 6. Windstorm

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

**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

**KS  
PROPERTY & CASUALTY  
AND ALLIED LINES PRODUCER  
CONTENT OUTLINE**

*(140 scoreable questions plus 16 pretest questions)*

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

**A. Homeowners**

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

**B. Dwelling policies**

- 2. Strict
- 3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Medical Payments**

**V. Blanket vs. Specific**

**W. Burglary, Robbery, Theft, and Mysterious Disappearance**

**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. Sources of underwriting information**

**R. Fair Credit Reporting Act**

**S. Privacy Protection (Gramm Leach Bliley)**

**T. Policy Application**

**U. Terrorism Risk Insurance Act (TRIA)**

**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
    - (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. Damage to Property of Others
    - (1) Per occurrence
    - (2) Annual Aggregate

**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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

**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
    - (1) Loss of wages
    - (2) Medical
    - (3) Disability
    - (4) Vocational Rehabilitation
    - (5) Death/Survivor
- 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

**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)

**G. Umbrella/Excess Liability**

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

**A. Risk**

**B. Hazards**

- 1. Moral
- 2. Morale
- 3. Physical

**C. Indemnity**

**D. Insurable interest**

**E. Actual cash 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. Additional (supplementary) payments**

**I. Proof of loss**

**J. Notice of claim**

**K. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. Terrorism Risk Insurance Act (TRIA)**

**VII. Kansas statutes, rules and regulations common to Life, Health, Property, and Casualty insurance .....19**

*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: K.A.R, 40-2c01*

**2. Foreign company**

*Ref: K.A.R, 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: 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: 40-4904, 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*

**7. Twisting\***

*Ref: 40-2404(1)(f)*

\*Life/ Health only

**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: FAIR Plan Manual*

**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; K.A.R. 51-14-4; 44-520*

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

**KS PERSONAL LINES PRODUCER  
CONTENT OUTLINE**

*(100 scoreable questions plus 13 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
2. Nationwide Definition

**D. National Flood Insurance Program**

**E. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Crop/hail
5. 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. Medical Payments**
  - V. Blanket vs. Specific**
  - W. Burglary, Robbery, Theft, and Mysterious Disappearance**
  - X. Warranties**
  - Y. Representations**
  - Z. Concealment**
  - AA. Deposit Premium/Audit**
  - BB. Certificate of Insurance**
  - CC. Damages**
    - 1. Compensatory
      - a. General
      - b. Special
    - 2. Punitive
  - DD. 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**
  - 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. Sources of underwriting information**
  - R. Fair Credit Reporting Act**
  - S. Privacy Protection (Gramm Leach Bliley)**
  - T. Policy Application**
  - U. Terrorism Risk Insurance Act (TRIA)**
  - V. Cancellation and nonrenewal provisions**
  - W. Additional (supplementary) payments**
  - X. Arbitration**
- 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: 40-4904, 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: 40-4909

**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.

\*Life/ Health only

**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

**KS CROP  
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: 40-4904, 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, 40-254; 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**

- 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**
  - 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, 40-4904, 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

**KS TITLE  
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

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

**E. Title Insurance**

*Ref: HB 2801 (advance laws)*

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

- 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: 40-4904, 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*
  7. Twisting  
*Ref: 40-2404(1)(f)*

**KS 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

**KS 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. 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 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: 40-5502, 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, K.A.R. 40-3-42, 43*
  - a. Fraud
  - b. Rebating
  - c. Misrepresentation
  - d. Defamation
  - e. Unfair discrimination
  - f. Controlled business