KS LIFE PRODUCER
CONTENT OUTLINE
(84 scored questions plus 16 pretest questions)

I. TYPES OF POLICIES ................................................................. 12
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
   E. Combination plans and variations
      1. Joint life
      2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ........................................... 18
   A. Policy riders
      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
      6. Beneficiary designations
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
         d. Minor beneficiaries
      7. Premium Payment
   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 (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/Investor-owned life insurance (STOLI/IOLI)
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
   D. Contract Law
      1. Elements of a contract
      2. Unique aspects of the insurance contract
         a. Conditional
         b. Unilateral
         c. Adhesion
         d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS ......................................................... 8
   A. Third-party ownership
   B. Viatical Settlements
   C. Life Settlements
   D. Group life insurance
      1. Conversion privilege
      2. Contributory vs. noncontributory
   E. Retirement plans
      1. Qualified plans
      2. Nonqualified plans
F. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell

G. Social Security benefits
H. 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
   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, 209
   3. Fraternals
      Ref: 40-738
   4. Certificate of authority
      Ref: 40-2702

C. Licensing
   1. Persons required to be licensed
      a. Producer
         Ref: 40-239, 40-4902, 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; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912
   3. Obtaining a license
      a. Qualifications/Examinations
         Ref: 40-241; 40-4905
      b. Exemptions/exceptions
         Ref: 40-4904, 40-4908
   4. Maintaining a license
      a. Continuing education
         Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
      b. Change of address/ place of business
         Ref: K.A.R. 40-7-9
     c. License renewal and fees
        Ref: 40-4903
     d. Suspension or revocation of licenses/felony convictions
        Ref: 40-246d, 40-4909

D. Marketing practices
   Ref: 40-2404
   1. Rebating
      Ref: 40-2404(8); 40-966
   2. Misrepresentation
      Ref: 40-235; 40-2404(1)
   3. False advertising
      Ref: 40-2404(2)
   4. Defamation
      Ref: 40-2404(3)
   5. Boycott, coercion, intimidation
      Ref: 40-2404(4)
   6. Unfair discrimination
      Ref: 40-2404(7)
   7. Twisting
      Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty Association Act
   Ref: 40-3002 through 40-3018

VI. KANSAS STATUTES, 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; K.A.R. 40-433−451
   1. Disclosure
      Ref: K.A.R. 40-2-14
   2. Standard provisions
      Ref: 40-433 through 40-451
   3. Right to return policies
      Ref: K.A.R. 40-2-15
   4. Prohibited provisions
      Ref: 40-421

C. Protection of beneficiaries from creditors
   Ref: 40-414

D. Accelerated benefits
   Ref: K.A.R. 40-2-20

E. Policy loans
   Ref: 40-420c

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

G. Viatical Settlement
   Ref: K.S.A. 40-5000 et. al.

H. Annuities
   1. Annuity Suitability
      Ref: 40-4,104
KS ACCIDENT AND HEALTH PRODUCER
CONTENT OUTLINE
(84 scored 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 policy
   B. Accidental death and dismemberment
   C. Medical expense insurance
      1. Basic hospital, medical, and surgical policies
      2. Major medical policies
      3. Health Maintenance Organizations (HMOs)
      4. Preferred Provider Organizations (PPOs)
      5. Point of Service (POS) plans
      6. Flexible Spending Accounts (FSAs)
      7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
   D. Medicare supplement policies
   E. Group insurance
      1. Differences between individual and group contracts
      2. General characteristics
      3. COBRA
   F. Individual/Group Long Term Care (LTC)
   G. Other Policies
      1. Dental
      2. Vision
      3. Cancer
      4. Critical illness or specified disease
      5. Worksite (employer-sponsored)
      6. Hospital indemnity
      7. Short-term medical
      8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS........... 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 or sex
      14. Change of occupation
      15. Illegal occupation
      16. Relation of earnings to insurance
   B. Other provisions and clauses

III. SOCIAL INSURANCE ..................................................... 3
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS .................................. 4
   A. Total, partial, recurrent and residual disability
   B. Owner’s rights
   C. Dependent children benefits
   D. Primary and contingent beneficiaries
   E. Modes of premium payments
   F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
   G. Occupational vs. non-occupational
   H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
   I. Managed care
   J. Workers Compensation
   K. Subrogation

V. FIELD UNDERWRITING PROCEDURES......................... 9
   A. Completing the application
   B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
   C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
   D. Submitting application (and initial premium if collected) to company for underwriting
   E. Policy delivery
   F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
   G. Replacement
   H. Contract law
      1. Elements of a contract

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2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

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

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. Fraternals
      Ref: 40-738
   4. Certificate of authority
      Ref: 40-2702

C. Licensing
   1. Persons required to be licensed
      a. Producer
         Ref: 40-239, 40-4902, 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; K.A.R. 40-7-22; 40-7-11; 40-4912
   3. Obtaining a license
      a. Qualifications/Examinations
         Ref: 40-241; 40-4905
      b. Exemptions/exceptions
         Ref: 40-4904, 40-4908
   4. Maintaining a license
      a. Continuing education
         Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
      b. Change of address/place of business
         Ref: K.A.R. 40-7-9
      c. License renewal and fees
         Ref: 40-4903
      d. Suspension or revocation of licenses/felony convictions

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KS PROPERTY AND ALLIED LINES
PRODUCER
CONTENT OUTLINE
(84 scored 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
         e. Equipment breakdown
      3. Business Owners Policy (BOP)
      4. Builders Risk
   D. Inland marine
      1. Personal Articles floaters
      2. Commercial Property floaters
   E. National Flood Insurance Program
   F. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Farm Owners
      5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS .......... 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. Blanket vs. Specific

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. Subrogation
   N. Elements of a contract
   O. Warranties, representations, and concealment
   P. Sources of underwriting information
   Q. Fair Credit Reporting Act
   R. Privacy Protection (Gramm Leach Bliley)
   S. Policy Application
   T. Terrorism Risk Insurance Act (TRIA)

IV. KANSAS STATUTES, RULES AND REGULATIONS
    COMMON TO LIFE, HEALTH, PROPERTY, AND
    CASUALTY INSURANCE ............................................. 20
   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
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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; 40-7-11; 40-4912

3. Obtaining a license  
a. Qualifications/Examinations  
Ref: 40-241; 40-4905  
b. Exemptions/exceptions  
Ref: 40-4904, 40-4908

4. Maintaining a license  
a. Continuing education  
Ref: 40-4902, 40-4903; K.A.R. 40-7-20a  
b. Change of address/place of business  
Ref: K.A.R. 40-7-9  
c. License renewal and fees  
Ref: 40-4903  
d. Suspension or revocation of licenses/felony convictions  
Ref: 40-246d, 40-4909

D. Marketing practices  
Ref: 40-2404

1. Rebating  
Ref: 40-2404(8); 40-966

2. Misrepresentation  
Ref: 40-235; 40-2404(1)

3. False advertising  
Ref: 40-2404(2)

4. Defamation  
Ref: 40-2404(3)

5. Boycott, coercion, intimidation  
Ref: 40-2404(4)

6. Unfair discrimination  
Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act  
Ref: 40-2901 et seq.

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

A. Renewal, nonrenewal, cancellation, and delivery of contracts  
Ref: 40-2,120 through 40-2,122; 40-276 through 40-278, 40-5804; K.A.R. 40-3-15

B. Rates
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 include state law, which is addressed elsewhere in this outline.)
   1. Standard policy concepts
      a. Who is an employee/employer
      b. Compensation
   2. Work-related vs. non-work-related
   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination

D. Crime
   1. Employee Dishonesty
   2. Theft
   3. Robbery
   4. Burglary
   5. Forgery and Alteration
   6. Mysterious disappearance

E. Bonds
   1. Surety
   2. Fidelity

F. Professional liability
   1. Errors and Omissions
   2. Medical Malpractice
   3. Directors and Officers (D&O)
   4. Employment Practices Liability (EPLI)
   5. Cyber liability and data breach

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS

A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value

5. Salvage value

F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS

A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
   I. Proof of loss
   J. Notice of claim
K. 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

A. Commissioner of Insurance
   1. Election
      Ref: 40-106
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   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

All references are to Kansas statutes annotated
C. Licensing
   1. Persons required to be licensed
      a. Producer
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      b. Resident/Nonresident
         Ref: 40-4902, 40-4906
      c. Temporary license
         Ref: 40-4907
   2. Producer appointment/certification and termination of appointment
      Ref: K.A.R. 40-7-25; 241; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912
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         Ref: K.A.R. 40-7-9
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      d. Suspension or revocation of licenses/felony convictions
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   Ref: 40-2404
   1. Rebating
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   5. Boycott, coercion, intimidation
      Ref: 40-2404(4)
   6. Unfair discrimination
      Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act
   Ref: 40-2901 et seq.

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 scored questions plus 16 pretest questions)

I. TYPES OF POLICIES.......................................................... 12
A. Traditional whole life products
   1. Ordinary whole life
   2. Limited-pay and single-premium life
B. Interest/market-sensitive/adjustable life products
   1. Universal life
   2. Variable whole life
   3. Variable universal life
   4. Interest-sensitive whole life
   5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
      c. Return of premium
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      2. Special features
         a. Renewable
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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...................................................... 18
A. Policy riders
  1. Waiver of premium and waiver of monthly deduction
  2. Guaranteed insurability
  3. Payor benefit
  4. Accidental death and/or accidental death and dismemberment
  5. Term riders
  6. Other insureds
  7. Long term care
  8. Return of premium

B. Policy provisions and options
  1. Entire contract
  2. Insuring clause
  3. Free look
  4. Consideration
  5. Owner’s rights
  6. Beneficiary designations
    a. Primary and contingent
    b. Revocable and irrevocable
    c. Common disaster
    d. Minor beneficiaries
  8. Premium Payment
    a. Modes
    b. Grace period
    c. Automatic premium loan
    d. Level or flexible
  8. Reinstatement
  9. Policy loans, withdrawals, partial surrenders
  10. Non-forfeiture options
  11. Dividends and dividend options (e.g., participating, non-participating)
  12. Incontestability
  13. Assignments
  14. Suicide
  15. Misstatement of age and gender
  16. Settlement options
  17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY ......................................................... 12

A. Completing the application
  1. Required signatures
  2. Changes in the application
  3. Consequences of incomplete applications
  4. Warranties and representations
  5. Collecting the initial premium and issuing the receipt
  6. Replacement
  7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
  8. USA PATRIOT Act/anti-money laundering

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

C. Delivering the policy
  1. When coverage begins

D. Contract Law
  1. Elements of a contract
  2. Unique aspects of the insurance contract
    a. Conditional
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    d. Aleatory

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A. Third-party ownership
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C. Life Settlements
D. Group life insurance
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  1. Qualified plans
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  1. Personal insurance needs
  2. Business insurance needs
    a. Key person
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G. Social Security benefits
H. Tax treatment of insurance premiums, proceeds, and dividends
  1. Individual life
  2. Group life
  3. Modified Endowment Contracts (MECs)

V. 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 policy
B. Accidental death and dismemberment
C. Medical expense insurance
  1. Basic hospital, medical, and surgical policies
  2. Major medical policies
  3. Health Maintenance Organizations (HMOs)
  4. Preferred Provider Organizations (PPOs)
  5. Point of Service (POS) plans
  6. Flexible Spending Accounts (FSAs)
  7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
D. Medicare supplement policies
E. Group insurance
  1. Differences between individual and group contracts
  2. General characteristics
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F. Individual/Group Long Term Care (LTC)
G. Other Policies
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A. Mandatory provisions
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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 or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance
B. Other provisions and clauses
1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits
C. Riders
1. Impairment/exclusions
2. Guaranteed insurability
D. Rights of renewability
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VII. SOCIAL INSURANCE ................................................. 3
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B. Medicaid
C. Social Security benefits

VIII. OTHER INSURANCE CONCEPTS ......................... 4
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries

E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

IX. FIELD UNDERWRITING PROCEDURES.................... 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

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; 40-2,125
B. Definitions
1. Domestic company
   Ref: 40-2c01
2. Foreign company
   Ref: 40-2c01; 40-209
3. Fraternals
   Ref: 40-738
4. Certificate of authority
   Ref: 40-2702
C. Licensing
1. Persons required to be licensed
   a. Producer
      Ref: 40-239, 40-4902, 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; K.A.R. 40-7-22; 40-7-11; 40-4912
3. Obtaining a license
   a. Qualifications/Examinations
      Ref: 40-241; 40-4905
   b. Exemptions/exceptions
      Ref: 40-4904, 40-4908
4. Maintaining a license
   a. Continuing education
      Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
   b. Change of address/place of business
      Ref: K.A.R. 40-7-9
   c. License renewal and fees
      Ref: 40-4903
   d. Suspension or revocation of licenses/felony convictions
      Ref: 40-246d, 40-4909

D. Marketing practices
Ref: 40-2404
1. Rebating
   Ref: 40-2404(8); 40-966
2. Misrepresentation
   Ref: 49-235; 40-2404(1)
3. False advertising
   Ref: 40-2404(2)
4. Defamation
   Ref: 40-2404(3)
5. Boycott, coercion, intimidation
   Ref: 40-2404(4)
6. Unfair discrimination
   Ref: 40-2404(7)
7. Twisting
   Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty Association Act
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XI. KANSAS STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE 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
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         b. Substance abuse/mental disorders
            Ref: 40-2,105; 40-2,154
         c. Maternity benefits
            Ref: 40-2,102; 40-2,160
         d. Grace period (Individual Accident and Health)
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   B. Group accident and health insurance only
   Ref: 2209
      1. Coordination of benefits
         Ref: K.A.R. 40-4-34
      2. Continuation
         Ref: 40-2209 (i)
      3. Small Employer Health Insurance Availability Act
         Ref: 40-2209b−2209j, 40-2209m−2209p
   C. Blanket insurance
   Ref: 40-2210
   D. Medicare Supplement insurance
   Ref: K.A.R. 40-4-35
   E. Long-Term Care
   Ref: 40-2223 through 40-2228; K.A.R. 40-4-37a through 40-4-37r;
   F. Advertising
   Ref: K.A.R. 40-9-100, 126
   G. Affordable Care Act
      1. Intent and general information regarding the ACA
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      3. Eligibility, premiums and mandatory benefits
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PROPERTY & CASUALTY
AND ALLIED LINES PRODUCER
CONTENT OUTLINE
(140 scored questions plus 16 pretest questions)

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B. Dwelling policies ..................................................25
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C. Commercial lines ..................................................37
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   2. Commercial property
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   3. Causes of loss forms
   4. Business income
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   2. Commercial Property floaters
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   5. Windstorm

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3. Market value
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5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

II. POLICY PROVISIONS AND CONTRACT LAW .............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
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   2. Strict
   3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

IV. TYPES OF POLICIES, BONDS, AND RELATED TERMS ..25
A. Commercial general liability
   1. Exposures
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           (2) Claims made
               (a) 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
   (1) Per occurrence
   (2) Annual Aggregate
g. Damage to Property of Others

B. Automobile: personal auto and business auto
1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
c. Hired
d. Temporary Substitute
e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement Expense
8. 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
2. Work-related vs. non-work-related
3. Other states’ insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime
1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious Disappearance

E. Bonds
1. Surety
2. Fidelity

F. Professional liability
1. Errors and Omissions
2. Medical Malpractice
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4. Employment Practices Liability (EPLI)
5. Cyber liability and date breach

G. Umbrella/Excess Liability

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B. Hazards
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C. Indemnity
D. Insurable interest
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   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act

VI. POLICY PROVISIONS ...........................................11
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
   i. Proof of loss
   j. Notice of claim
   k. Arbitration
   l. Other insurance
   m. Subrogation
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
   i. Proof of loss
   j. Notice of claim
   k. Arbitration
   l. Other insurance
   m. Subrogation

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

KANSAS Insurance Supplement - Examination Content Outlines Effective: October 15, 2019
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; 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; 421; K.A.R. 40-7-22; K.A.R. 40-7-11; 40-4912

3. Obtaining a license
   a. Qualifications/Examinations
      Ref: 40-241; 40-4905
   b. Exemptions/exceptions
      Ref: 40-4904, 40-4908

4. Maintaining a license
   a. Continuing education
      Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
   b. Change of address/place of business
      Ref: K.A.R. 40-7-9
   c. License renewal and fees
      Ref: 40-4903
   d. Suspension or revocation of licenses/felony convictions
      Ref: 40-246d, 40-4909

D. Marketing practices
Ref: 40-2404
1. Rebating
   Ref: 40-2404(8), 40-966

2. Misrepresentation
   Ref: 40-235, 40-2404(1)

3. False advertising
   Ref: 40-2404(2)

4. Defamation
   Ref: 40-2404(3)

5. Boycott, coercion, intimidation
   Ref: 40-2404(4)

6. Unfair discrimination
   Ref: 40-2404(7); 40-295

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, and delivery of contracts
Ref: 40-2,120 –122; 40-276 –278, 40-5804; K.A.R. 40-3-15

B. Rates
   1. Filings
      Ref: 40-951 through 40-967; K.A.R. 40-3-6
   2. Unfair discrimination
      Ref: K.A.R. 40-3-40

C. Excess lines producers
Ref: 40-246b–246e; K.A.R. 40-8-2; 40-8-7–11

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: 40-2142; FAIR Plan Manual

E. Crop
Ref: 40-901; Federal Crop Insurance Act Sec. 508(i)

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

X. KANSAS STATUTES, 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

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KS PERSONAL LINES PRODUCER CONTENT OUTLINE
(100 scored 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
   D. National Flood Insurance Program
   E. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Windstorm

II. TYPES OF CASUALTY POLICIES .............................. 13
   A. Automobile: personal auto
      1. Liability
         a. Bodily Injury
         b. Property Damage
         c. Split Limits
         d. Combined Single Limit
      2. Medical Payments
      3. Physical Damage (collision; other than collision; specified perils)
      4. Uninsured motorists
      5. Underinsured motorists
      6. Who is an insured
      7. Types of Auto
         a. Owned
         b. Non-owned
         c. Hired
         d. Temporary Substitute
         e. Newly Acquired Autos
         f. Transportation Expense and Rental Reimbursement Expense
      8. Exclusions
   B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ..................... 28
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated value
      5. Salvage value
   H. Proximate cause
   I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy
   Q. Liability
      1. Absolute
      2. Strict
      3. Vicarious
   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific
   V. Burglary, Robbery, Theft, and Mysterious Disappearance
   W. Warranties
   X. Representations
   Y. Concealment
   Z. Deposit Premium/Audit
   AA. Certificate of Insurance
   BB. Damages
      1. Compensatory
         a. General
         b. Special
      2. Punitive
   CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ........................... 24
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Obligations of the insurance company
   H. Mortgagee rights
      1. Proof of loss
      2. Notice of claim
   I. Appraisal
   J. Other Insurance Provision
   K. Subrogation

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N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Billey)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss

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

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: 40-2409; 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/Examinations
      Ref: 40-241, 40-4905
   b. Exemptions/exceptions
      Ref: 40-4904, 40-4908
4. Maintaining a license
   a. Continuing education
      Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
   b. Change of address/place of business
      Ref: K.A.R. 40-7-9
   c. License renewal and fees
      Ref: 40-4903
   d. Suspension or revocation of licenses/felony convictions
      Ref: 40-246d; 40-4909

D. Marketing practices
Ref: 40-2404
1. Rebating
   Ref: 40-2404(8); 40-966
2. Misrepresentation
   Ref: 40-235; 40-2404(1)
3. False advertising
   Ref: 40-2404(2)
4. Defamation
   Ref: 40-2404(3)
5. Boycott, coercion, intimidation
   Ref: 40-2404(4)
6. Unfair discrimination
   Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act
Ref: 40-2901 et seq.

VI. KANSAS STATUTES, RULES, AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE

A. Unfair claims settlement practices
Ref: 40-2404, K.A.R. 40-1-34

B. Proof of loss
Ref: 40-924

C. Marine/inland marine
Ref: K.A.R. 40-3-22

D. FAIR plan
Ref: 40-2142; Fair Plan Manual

E. Kansas Automobile Injury Reparations Act
Ref: 40-3101 et seq.; FAIR Plan Manual
1. Required coverages
   Ref: 40-3013, 40-3107, 40-3109
2. Financial responsibility
   Ref: 40-3107, 40-3118
3. Payment of benefits
   Ref: 40-3110

F. Uninsured/Underinsured motorists coverage
Ref: 40-284, 40-285

G. Accident prevention courses
Ref: 40-1112a

H. Automobile Assigned Risk Plan
Ref: 40-2102

I. Renewal, nonrenewal, cancellation, and delivery of contracts
Ref: 40-276 – 278, 40-5804; K.A.R. 40-3-15

J. Rates
1. Filings
   Ref: 40-951 through 40-967; K.A.R. 40-3-6
2. Unfair discrimination
   Ref: K.A.R. 40-3-40
KS CROP CONTENT OUTLINE
(50 scored questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS
   Ref: General Product Knowledge
   A. Insurance
   B. Insurable interest
   C. Risk
   D. Hazard
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Proximate Cause
   H. Indemnity
   I. Limits of Liability
   J. Occurrence
   K. Cancellation
   L. Nonrenewal
   M. Liability
   N. Negligence
   O. 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

III. CROP HAIL INSURANCE
   A. Policy rates and filing
      Ref: 40-216
   B. Coverages available
   C. Terms of coverage
   D. Liability
   E. Standard measures
   F. Claim Settlement Practices
      Ref: 40-2404; K.A.R. 40-1-34
      1. Notice of loss
      2. Insured’s duties
      3. Producer’s duties
      4. Percentage Plan
      5. Appraisal
   G. Cancellation and nonrenewal
   H. Binders

IV. FEDERAL MULTI-PERIL CROP INSURANCE
   A. Crop identification and location
   B. Terms of coverage
   C. Limits of liability
   D. Insured eligibility and administration
   E. Other provisions
      1. Replanting
      2. Assignment
   F. Duties of the insured and agent
   G. Claim settlement practices
   H. Standard measures
KS TITLE
CONTENT OUTLINE
(50 scored questions)

I. TITLE INSURANCE TERMS AND CONCEPTS
   Ref: General Product Knowledge
   A. Commitment
   B. Policy
   C. Exception
   D. Requirement
   E. Endorsement
   F. Insurer/Underwriter
   G. Chain of Title
   H. Closing and Settlement
   I. Title Agent
   J. Fiduciary Responsibilities
   K. Search and Examination

II. TITLE INSURANCE POLICIES
   A. Types of Policies
      1. Owners
         a. Residential/ Plain Language
         b. ALTA Forms
      2. Loan
      3. Leasehold
   B. Policy Provisions
      1. Insuring Clause
      2. Terms, Conditions, and Stipulations
      3. Exclusions

III. REAL ESTATE OWNERSHIP
   A. Joint Tenancy
   B. Tenants in Common
   C. Fee Simple
   D. Life Estate
   E. Lease Hold

IV. RIGHTS AND INTERESTS
   A. Easement and Right of Way
   B. Liens
      1. Voluntary
      2. Involuntary
   C. Covenants, Conditions, and Restrictions

V. LEGAL DESCRIPTIONS
   A. Platted and Unplatted
   B. Section, Township, and Range
   C. Metes and Bounds
   D. Lot and Block

VI. METHODS OF TRANSFER/CONVEYANCES
   A. Warranty Deeds
   B. Quit Claim Deeds
   C. Transfer on death Deed
   D. Mortgage

VII. COURTS
   A. District Court
   B. Federal District Court
   C. Bankruptcy Court
   D. Foreclosure
   E. Probate

VIII. KANSAS SPECIFIC 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: 40-281, 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: 40-241h, 40-4904, 40-4908
      3. Temporary licenses
         Ref: 40-4907
      4. Resident/ Nonresident
         Ref: 40-4902, 40-4906
   C. Maintaining a license
      1. Continuing education
         Ref: 40-4902, 40-4903, K.A.R. 40-7-20a
      2. Change of address/place of business
         Ref: K.A.R. 40-7-9
      3. License renewal
         Ref: 40-4903
      4. Suspension or revocation of licenses/felony convictions
         Ref: 40-246d, 40-4909
   D. Unfair marketing practices
      Ref: 40-2404, K.A.R. 40-1-42, 43
      1. Fraud
      2. Rebating
      3. Misrepresentation
      4. Defamation
      5. Unfair discrimination
      6. Controlled business
   E. Title Insurance
      1. Purpose
         Ref: 40-1102
      2. Reasonable search
         Ref: 40-235
KS LAWS, RULES AND REGULATIONS
CONTENT OUTLINE
(50 scored questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS
   Ref: General Product Knowledge
   A. Insurance
   B. Indemnity
   C. Concealment
   D. Risk
   E. Hazard
   F. Peril
   G. Loss
   H. Liability
   I. Negligence
   J. Accident
   K. Occurrence

II. CONTRACT LAW
   A. Elements of a contract
   B. Insurable interest
   C. Definition of the insured
   D. Declarations, conditions, exclusions
   E. Duties of the insured
   F. Obligations of the insurance company
   G. Insuring Agreement
   H. Policy cancellation and nonrenewal

III. KANSAS GENERAL STATUTES AND REGULATIONS
    All references are Kansas Insurance Laws Chapter 40 unless noted
    A. Commissioner of Insurance
       1. Election
          Ref: 40-106
       2. General duties and powers
          Ref: 40-103, 40-104, 40-105
       3. Examinations
          Ref: 40-208, 40-222, 40-246a
       4. Hearings/Notice of hearings/Orders
          Ref: 40-281, 40-2406, 40-2407; 40-2,125
       5. Penalties
          Ref: 40-246a, 40-246d, 40-254, 40-2407, 40-4909; 40-
          2,125
    B. Definitions
       1. Domestic company
          Ref: 40-2c01
       2. Foreign company
          Ref: 40-2c01; 209
       3. Fraternals
          Ref: 40-738
       4. Certificate of authority
          Ref: 40-2702
    C. Licensing
       1. Persons required to be licensed
          a. Producer
             Ref: 40-239, 40-4902, 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: 40-241; 40-4912; K.A.R. 40-7-11; K.A.R. 40-7-22;
          K.A.R. 40-7-25
       3. Obtaining a license
          a. Qualifications/Examinations
             Ref: 40-241; 40-4905
          b. Exemptions/exceptions
             Ref: 40-4904, 40-4908
       4. Maintaining a license
          a. Change of address/ place of business
             Ref: K.A.R. 40-7-9
          b. Suspension or revocation of licenses/felony
             convictions
             Ref: 40-246d, 40-4909
    D. Marketing practices
       Ref: 40-2404
       1. Rebating
          Ref: 40-2404(8); 40-966
       2. Misrepresentation
          Ref: 40-235, 40-2404(1)
       3. False advertising
          Ref: 40-2404(2)
       4. Defamation
          Ref: 40-2404(3)
       5. Boycott, coercion, intimidation
          Ref: 40-2404(4)
       6. Unfair discrimination
          Ref: 40-2404(7); 40-295
KS PUBLIC ADJUSTER
CONTENT OUTLINE
(50 scored questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS
Note: To the extent specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.
A. Commercial lines
  1. Commercial property
     a. Commercial building and personal property form
     b. Business income
  2. Law and Ordinance Coverage
B. Inland marine
  1. Commercial floaters
C. Others
  1. National Flood Insurance Program
D. Additional Coverages and Exclusions
  1. Time Element
  2. Valuable Papers and Records
E. Crime
  1. Employee Theft
  2. Inside the Premises-Theft of Money and Securities
  3. Inside the Premises-Robbery or Safe Burglary of Other Property

II. PROPERTY POLICY PROVISIONS AND CONTRACT LAW
A. Declarations
B. Exclusions
C. Definition of the insured
D. Proof of loss
E. Notice of claim
F. Appraisal
G. Subrogation
H. Limitations
I. Coinsurance
J. Fraud
K. Obligations of the insurance company
L. Endorsements

III. PROPERTY INSURANCE TERMS AND RELATED CONCEPTS
A. Insurable interest
B. Risk
C. Hazard
  1. Moral
D. Loss
  1. Direct
  2. Indirect
E. Deductible
F. Indemnity
G. Replacement cost
H. Extensions of coverage
I. Negligence
J. Theft
K. Burglary
L. Robbery
M. Binders
N. Apportionment clause
O. Waiver/Non-Waiver Agreement
P. Estoppel

IV. PUBLIC ADJUSTER
A. Loss Report
  1. Essential Elements
     a. Occurrence Date
     b. Coverages
B. Loss/Damage Valuation
  1. Damages
  2. Scope of Loss or Damages

V. KANSAS SPECIFIC 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: 40-281, 40-2406, 40-2407, 40-2,125
B. Licensing requirements
  1. Qualifications
     Ref: 40-5502, 40-5504, 40-5505, 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