KANSAS Insurance Supplement

Examination Content Outlines

Effective: December 1, 2022

KS LIFE PRODUCER CONTENT OUTLINE

(84 scored questions plus 11 pretest questions)

(04 scored questions plus 11 pretest questions)
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Variable whole life
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C. Term life
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b. Decreasing
c. Return of premium
d. Annually renewable
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b. Convertible
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Immediate and deferred
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All references are to Kansas statutes annotated; unless indicated otherwise.

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- 1. Election
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- 2. General duties and powers Ref: 40-103, 40-104, 40-105
- 3. Examinations

Ref: 40-208, 40-222, 40-246a

4. Hearings/Notice of hearings/Orders

Ref: 40-281, 40-2406, 40-2407, 40-2,125

5. Penalties

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

B. Definitions

- 1. Domestic company
 - Ref: 40-2c01
- 2. Foreign company

Ref: 40-2c01, 209

3. 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

b. Resident/Nonresident

Ref: 40-4902, 40-4906

c. Temporary license

Ref: 40-4907

2. Producer appointment/certification and termination of appointment

Ref: K.A.R. 40-7-25; K.A.R. 40-7-22;

K.A.R. 40-7-11; 40-4912

- 3. Obtaining a license
 - a. Qualifications/Examinations

Ref: 40-241; 40-4905

b. Exemptions/exceptions

Ref: 40-4904, 40-4908

- 4. Maintaining a license
 - a. Continuing education

Ref: 40-4902, 40-4903; K.A.R. 40-7-20a

b. Change of address/ place of business Ref: K.A.R. 40-7-9

c. License renewal and fees

Ref: 40-4903

d. Suspension or revocation of licenses/felony convictions

Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

1. Rebating

Ref: 40-2404(8); 40-966

2. Misrepresentation

Ref: 40-235; 40-2404(1)

3. False advertising

Ref: 40-2404(2)

4. Defamation

Ref: 40-2404(3)

5. Boycott, coercion, intimidation

Ref: 40-2404(4)

6. Unfair discrimination

Ref: 40-2404(7)

7. Twisting

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- 3. Duties of producer and replacing insurance companies

B. Individual and group life provisions and rights

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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

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5. Notice of claim	etc.)
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7. Proof of loss	of the receipt (e.g., medical examination, etc.)
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9. Payment of claims	to company for underwriting
10. Physical examination and autopsy	E. Policy delivery
11. Legal actions	F. Explaining policy and its provisions, riders, exclusions
12. Change of beneficiary	and ratings to clients
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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

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. Election

Ref: 40-106

2. General duties and powers

Ref: 40-103, 40-104, 40-105

3. Examinations

Ref: 40-208, 40-222, 40-246a

4. Hearings/Notice of hearings/Orders

Ref: 40-281, 40-2406, 40-2407; 40-2,125

5. Penalties

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

B. Definitions

1. Domestic company

Ref: 40-2c01

2. Foreign company

Ref: 40-2c01; 40-209

3. 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

b. Resident/Nonresident

Ref: 40-4902, 40-4906

c. Temporary license

Ref: 40-4907

Producer appointment/certification and termination of appointment

Ref: K.A.R. 40-7-25; K.A.R. 40-7-22;

40-7-11; 40-4912

- 3. Obtaining a license
 - a. Qualifications/Examinations

Ref: 40-241; 40-4905

b. Exemptions/exceptions

Ref: 40-4904, 40-4908

- 4. Maintaining a license
 - a. Continuing education

Ref: 40-4902, 40-4903; K.A.R. 40-7-20a

b. Change of address/ place of business

Ref: K.A.R. 40-7-9

c. License renewal and fees

Ref: 40-4903

d. Suspension or revocation of licenses/felony convictions

Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

1. Rebating

Ref: 40- 2404(8); 40-966

2. Misrepresentation

Ref: 40-235; 40-2404(1)

3. False advertising

Ref: 40-2404(2)

4. Defamation

Ref: 40-2404(3)

5. Boycott, coercion, intimidation

Ref: 40-2404(4)

6. Unfair discrimination

Ref: 40-2404(7)

7. Twisting

Ref: 40-2404(1)(f)

E. Life and Health Insurance Guaranty

Association Act

Ref: 40-3002 through 40-3018

All references are to Kansas statutes annotated; unless indicated otherwise

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Ref: 40-2203, 40-2209

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 - 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

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B. Group accident and health insurance only

Ref: 40-2209

1. Coordination of benefits

Ref: K.A.R. 40-4-34

2. Continuation

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3. Small Employer Health Insurance

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Ref: 40-2209b -2209j, 40-2209m -2209p

C. Blanket insurance

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D. Medicare Supplement insurance

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

E. Long-Term Care

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

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 - 2. Navigators
 - 3. Eligibility, premiums and mandatory benefits

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(84 scored questions plus 11 pretest questions)

(04 scored questions plus 11 pretest questions)	L. Coinsurance/insurance to value
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d. Extra expense	G. Obligations of the insurance company
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D. Inland marine	L. Other Insurance Provision
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Commercial Property floaters	N. Elements of a contract
E. National Flood Insurance Program	O. Warranties, representations, and concealment
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2. Mobile Homes	R. Privacy Protection (Gramm Leach Bliley)
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	General duties and powers
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F. Loss	Ref: 40-208, 40-222, 40-246a
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B Definitions

1. Domestic company

Ref: 40-2c01

2. Foreign company

Ref: 40-2c01; 40-209

3. Certificate of authority

Ref: 40-2702

C. Licensing

1. Persons required to be licensed

a. Producer

Ref: 40-239, 40-4902

b. Resident/Nonresident

Ref: 40-4902, 40-4906

c. Temporary license

Ref: 40-4907

Producer appointment/certification and termination of appointment

Ref: K.A.R. 40-7-25; K.A.R. 40-7-22;

40-7-11; 40-4912

3. Obtaining a license

a. Qualifications/Examinations

Ref: 40-241; 40-4905

b. Exemptions/exceptions

Ref: 40-4904, 40-4908

4. Maintaining a license

a. Continuing education

Ref: 40-4902, 40-4903; K.A.R. 40-7-20a

b. Change of address/ place of business

Ref: K.A.R. 40-7-9

c. License renewal and fees

Ref: 40-4903

d. Suspension or revocation of licenses/felony

convictions

Ref: 40-246d, 40-4909

D. Marketing practices

Ref: 40-2404

1. Rebating

Ref: 40-2404(8); 40-966

2. Misrepresentation

Ref: 40-235; 40-2404(1)

3. False advertising

Ref: 40-2404(2)

4. Defamation

Ref: 40-2404(3)

5. Boycott, coercion, intimidation

Ref: 40-2404(4)

6. Unfair discrimination

Ref: 40-2404(7); 40-295

E. Property and Casualty Insurance Guaranty Association Act

Ref: 40-2901 through 2919

A. Renewal, nonrenewal, cancellation, and delivery of contracts

Ref: 40-2,120 through 40-2,122; 40-276 through 40-278, 40-5804; K.A.R 40-3-15

B. Rates

1. Filings

Ref: 40-951 through 967; K.A.R. 40-3-6

2. Unfair discrimination

Ref: K.A.R. 40-3-40

C. Excess and surplus lines producers

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

VI. KANSAS STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.......7

A. Unfair claims settlement practices

Ref: 40-2404, K.A.R. 40-1-34

B. Proof of loss

Ref: 40-924

C. Marine/inland marine

Ref: K.A.R. 40-3-22

D. FAIR plan

Ref: 40-2142; FAIR Plan Manual

E. Crop

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

F. Flood Insurance

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

RS CASUALTY AND ALLIED LINES PRODUCER CONTENT OUTLINE

(84 scored plus 11 pretest questions)

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 - a. Premises and Operations
 - b. Products and Completed Operations
- 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
- a. Owned
- b. Non-owned
- c. Hired
- d. Temporary Substitute
- e. Newly Acquired Autos

Effective: December 1, 2022

f. Transportation Expense and Rental Reimbursement P. Pure vs. Speculative Risk Expense Q. Endorsements 8. Auto Dealers Coverage Form, including Garagekeepers R. Damages Insurance 1. Compensatory 9. Exclusions a. General 10. Individual Named Insured and Drive Other Car (DOC) b. Special 2. Punitive 11. Mobile equipment C. Workers Compensation Insurance, Employers Liability S. Compliance with provisions of Fair Credit Reporting Insurance, and Related Issues III. POLICY PROVISIONS...... 12 (This section does not include state law, which is addressed A. Declarations elsewhere in this outline.) B. Insuring agreement 1. Standard policy concepts C. Conditions a. Who is an employee/employer D. Exclusions and Limitations b. Compensation E. Definition of the insured 2. Work-related vs. non-work-related F. Duties of the insured after a loss 3. Other states' insurance 4. Employers Liability G. Cancellation and nonrenewal provisions 5. Exclusive remedy H. Supplementary payments I. Proof of loss 6. Premium Determination J. Notice of claim D. Crime K. Other insurance 1. Employee Dishonesty L. Subrogation 2. Theft M. Loss settlement provisions including consent to settle 3. Robbery 4. Burglary N. Terrorism Risk Insurance Act (TRIA) 5. Forgery and Alteration 6. Mysterious disappearance IV. KANSAS STATUTES AND REGULATIONS COMMON TO E. Bonds LIFE, HEALTH, PROPERTY, AND CASUALTY 1. Surety 2. Fidelity All references are to Kansas statutes annotated; unless indicated F. Professional liability otherwise 1. Errors and Omissions A. Commissioner of Insurance 2. Medical Malpractice 1. Election 3. Directors and Officers (D&O) Ref: 40-106 4. Employment Practices Liability (EPLI) 2. General duties and powers 5. Cyber liability and data breach, funds transfer Ref: 40-103, 40-104, 40-105 6. Liquor liability 3. Examinations G. Umbrella/Excess Liability Ref: 40-208, 40-222, 40-246a H. Business Owners Policy (BOP) 4. Hearings/Notice of hearings/Orders Ref: 40-281, 40-2406, 40-2407; 40-2,125 II. INSURANCE TERMS AND RELATED CONCEPTS 15 5. Penalties A. Risk Ref: 40-246a, 40-246d, 40-2407, 40-4909; 40-2,125 B. Hazards **B.** Definitions 1. Moral 1. Domestic company 2. Morale Ref: 40-2c01 3. Physical 2. Foreign company C. Indemnity Ref: 40-2c01; 40-209 D. Insurable interest 3. Certificate of authority E. Loss valuation Ref: 40-2702 1. Actual cash value C. Licensing 2. Replacement cost 1. Persons required to be licensed 3. Market value a. Producer 4. Stated/agreed value Ref: 40-239, 40-4902 5. Salvage value b. Resident/Nonresident F. Negligence Ref: 40-4902, 40-4906 G. Liability c. Temporary license H. Occurrence Ref: 40-4907 I. Binders 2. Producer appointment/certification and termination of J. Warranties

N. Certificate of Insurance

O. Law of Large Numbers

M. Deposit Premium/Audit

K. Representations

L. Concealment

KANSAS Insurance Supplement - Examination Content Outlines

appointment

3. Obtaining a license

Ref: 40-4912; K.A.R. 40-7-11, 22, 25

a. Qualifications/Examinations

Ref: 40-241; 40-4905

		Ref: 40-4904, 40-4908	KS LIFE & ACCIDENT
		Maintaining a license	
		a. Continuing education	AND HEALTH PRODUCER
		Ref: 40-4902, 40-4903; K.A.R. 40-7-20a	CONTENT OUTLINE
		b. Change of address/ place of business	(140 scored questions plus 14 pretest questions)
		Ref: K.A.R. 40-7-9	I. TYPES OF POLICIES
		c. License renewal and fees	A. Traditional whole life products
		Ref: 40-4903	
		d. Suspension or revocation of licenses/felony	Ordinary whole life Limited new and single premium life
		convictions	Limited-pay and single-premium life
		Ref: 40-246d, 40-4909	B. Interest/market-sensitive/adjustable life products
	ח	Marketing practices	1. Universal life
	٥.	Ref: 40-2404	2. Variable whole life
		1. Rebating	3. Variable universal life
		_	4. Interest-sensitive whole life
		Ref: 40-2404(8); 40-966	5. Indexed life
		2. Misrepresentation	C. Term life
		Ref: 40-235; 40-2404(1)	1. Types
		3. False advertising	a. Level
		Ref: 40-2404(2)	b. Decreasing
		4. Defamation	c. Return of premium
		Ref: 40-2404(3)	d. Annually renewable
		Boycott, coercion, intimidation	Special features
		Ref: 40-2404(4)	a. Renewable
		Unfair discrimination	b. Convertible
		Ref: 40-2404(7); 40-295	D. Annuities
	Ε.	Property and Casualty Insurance Guaranty	Single and flexible premium
		Association Act	2. Immediate and deferred
		Ref: 40-2901 through 2919	3. Fixed and variable
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٧.		OPERTY AND CASUALTY INSURANCE ONLY7	5. Accumulation and Annuity Periods
		Renewal, nonrenewal, cancellation, and delivery of	6. Payout options
		ntracts	E. Combination plans and variations
	00	Ref: 40-2,120 –122; 40-276–278, 40-5804; K.A.R. 40-3-15	1. Joint life (first to die)
	D	Rates	Survivorship life (second to die)
	ъ.	1. Filings	2. Out vivoising ine (booting to die)
		<u> </u>	II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS
		Ref: 40-951 through 40-967; K.A.R. 40-3-6	15
		2. Unfair discrimination	A. Policy riders
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J. Indemnity	3. Physical Da
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Q. Liability	b. Non-own
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I. Proof of loss	2. Work-relate
J. Notice of claim	3. Other state
K. Appraisal	
L. Other Insurance Provision	4. Employers
M. Subrogation	5. Exclusive re
N. Elements of a contract	6. Premium D
O. Warranties, representations, and concealment	D. Crime
P. Sources of underwriting information	1. Employee [
Q. Fair Credit Reporting Act	2. Theft
, ,	3. Robbery

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- R. Privacy Protection (Gramm Leach Bliley)
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- e B: Personal Injury and Advertising Injury
- e C: Medical Payments
- nental Payments
- n insured
- ed insured
- Per occurrence, Annual Aggregate)
- to Property of Others

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- ed Single Limit
- yments
- amage (collision; other than collision; erils)
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- ed motorists
- insured
- uto
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 - ary Substitute
 - cquired Autos
 - tation Expense and Rental Reimbursement
- ers Coverage Form, including Garagekeepers
- Named Insured and Drive Other Car (DOC)
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pensation Insurance, Employers Liability nd Related Issues

es not deal with specifics of state law, which are here in this outline.)

- olicy concepts
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- s' insurance
- Liability
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- etermination
- Dishonesty

Effective: December 1, 2022

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C. Indemnity	2. Foreign company
D. Insurable interest	Ref: 40-2c01; 209
E. Loss valuation	3. Certificate of authority
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2. Replacement cost	C. Licensing
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4. Stated/agreed value	a. Producer
5. Salvage value	Ref: 40-239, 40-4902
F. Negligence	b. Resident/Nonresident
G. Liability	Ref: 40-4902, 40-4906
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J. Warranties	Producer appointment/certification and termination of
K. Representations	appointment
L. Concealment	Ref: K.A.R. 40-7-11, 22, 25
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O. Law of Large Numbers	Ref: 40-241; 40-4905
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b. Special	b. Change of address/ place of business
2. Punitive	Ref: K.A.R. 40-7-9
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F. Duties of the insured after a loss	1. Rebating
G. Cancellation and nonrenewal provisions	Ref: 40-2404(8), 40-966
H. Supplementary payments	2. Misrepresentation
I. Proof of loss	Ref: 40-235, 40-2404(1)
J. Notice of claim	3. False advertising
K. Other insurance	Ref: 40-2404(2)
L. Subrogation	4. Defamation
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	2. Unfair discrimination	2. Mobile Homes
	Ref: K.A.R. 40-3-40	3. Watercraft
C.	Excess and surplus lines producers	4. Windstorm
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_	Ref: 40-924	Medical Payments
C.	Marine/inland marine	Physical Damage (collision; other than collision;
_	Ref: K.A.R. 40-3-22	specified perils)
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	Ref: 40-3107, 40-3118	RELATED CONCEPTS
	3. Payment of benefits	A. Insurance
	Ref: 40-3110	Law of Large Numbers
В.	Uninsured/ <u>Under</u> insured motorists coverage	B. Insurable interest
	Ref: 40-284, 40-285	C. Risk
C.	Accident prevention courses	5 .
٠.	Ref: 40-1112a	Pure vs. Speculative Risk D. Hazard
D	Automobile Assigned Risk Plan	1. Moral
٥.	Ref: 40-2102	
_	Worker's Compensation	2. Morale
L.	Ref: 44-501 through 44-511; K.A.R. 51-14-4; 44-520	3. Physical
	· · · · · · · · · · · · · · · · · · ·	E. Peril
	Kansas Workers Compensation Insurance Plan Action 2000	F. Loss
	Ref: 40-2109	1. Direct
		2. Indirect
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K. Limits of liability	General duties and powers
L. Coinsurance/Insurance to value	Ref: 40-103, 40-104, 40-105
M. Occurrence	3. Examinations
N. Cancellation	Ref: 40-208, 40-222, 40-246a
O. Nonrenewal	 Hearings/Notice of hearings/Orders
P. Vacancy and unoccupancy	Ref: 40-281, 40-2406, 40-2407; 40-2,125
Q. Liability	5. Penalties
1. Absolute	Ref: 40-4909; 40-246a, 40-246d, 40-2407; 40-2,125
2. Strict	B. Definitions
3. Vicarious	Domestic company
R. Negligence	Ref: 40-2c01
S. Binder	Foreign company
T. Endorsements	Ref: 40-2c01; 209
U. Blanket vs. Specific	3. Certificate of authority
V. Burglary, Robbery, Theft, and Mysterious	Ref: 40-2702
Disappearance	C. Licensing
W. Warranties	Persons required to be licensed
X. Representations	a. Producer
Y. Concealment	Ref: 40-239, 40-4902
Z. Deposit Premium/Audit	b. Resident/Nonresident
AA. Certificate of Insurance	Ref: 40-4902, 40-4906
BB. Damages	c. Temporary license
1. Compensatory	Ref: 40-4907
a. General	Producer appointment/certification and termination or
b. Special	appointment
2. Punitive	Ref: 40-4912; K.A.R. 40-7-11, 22, 25
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B. Insuring agreement	a. Continuing education
C. Conditions	Ref: 40-4902, 40-4903; K.A.R. 40-7-20a
D. Exclusions	b. Change of address/ place of business
E. Definition of the insured	Ref: K.A.R. 40-7-9
F. Duties of the insured after a loss	c. License renewal and fees
G. Obligations of the insurance company	Ref: 40-4903
H. Mortgagee rights	d. Suspension or revocation of licenses/felony
I. Proof of loss	convictions
J. Notice of claim	Ref: 40-246d; 40-4909
K. Appraisal	D. Marketing practices
L. Other Insurance Provision	Ref: 40-2404
M. Subrogation	1. Rebating
N. Elements of a contract	Ref: 40-2404(8); 40-966
O. Sources of underwriting information	2. Misrepresentation
P. Fair Credit Reporting Act	Ref: 40-235; 40-2404(1)
Q. Privacy Protection (Gramm Leach Bliley)	3. False advertising
R. Policy Application	Ref: 40-2404(2)
S. Terrorism Risk Insurance Act (TRIA)	4. Defamation
T. Cancellation and nonrenewal provisions	Ref: 40-2404(3)
U. Supplementary payments	5 Roycott coorcion intimidation
V. Loss settlement provisions including consent to sett	Ref: 40-2404(4)
a loss	6. Unfair discrimination
W. Territory	Ref: 40-2404(7); 40-295
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All references are to Kansas statutes annotated; unless indicated

otherwise

Ref: 40-2901 through 2919

VI. KANSAS STATUTES, RULES, AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE 7

A. Unfair claims settlement practices

Ref: 40-2404, K.A.R. 40-1-34

B. Proof of loss

Ref: 40-924

C. Marine/inland marine

Ref: K.A.R. 40-3-22

D. FAIR plan

Ref: 40-2142; Fair Plan Manual

E. Kansas Automobile Injury Reparations Act

Ref: 40-3101 et seg

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/<u>Underinsured</u> 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.AR. 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. Actual cash value
- J. Limits of Liability
- K. Occurrence
- L. Cancellation
- M. Nonrenewal
- N. Liability
- O. Negligence
- P. Representations

II. KANSAS GENERAL STATUTES AND REGULATIONS

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

1. General powers and duties

Ref: 40-103, 40-104, 40-105

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

Ref: 40-246d, 40-281, 40-246a, 40-4909

D. Unfair marketing practices

Ref: 40-2404

- 1. Rebating
- 2. Misrepresentation
- 3. Defamation

III. CROP HAIL INSURANCE

A. Policy rates and filing

Ref: 40-216

- B. Coverages available
- C. Terms of coverage
- D. Liability
- E. Standard measures

F. Claim Settlement Practices

Ref: 40-2404; K.A.R. 40-1-34

- 1. Notice of loss
- 2. Insured's duties
- 3. Producer's duties
- 4. Percentage Plan
- 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 STATUTES AND REGULATIONS

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

KANSAS Insurance Supplement - Examination Content Outlines

1. General powers and duties

Ref: 40-103, 40-104, 40-105

Examinations

Ref: 40-208, 40-222, 40-222f, 40-246a

3. Hearings/Notice of hearings/Orders

Ref: 40-281, 40-2406, 40-2407; 40-2,125

B. Licensing requirements

1. Qualifications

Ref: 40-241, 40-4905; K.A.R. 40-7-7

2. Exemptions

Ref: 40-4904, 40-4908

3. Temporary licenses

Ref: 40-4907

4. Resident/ Nonresident

Ref: 40-4902, 40-4906

C. Maintaining a license

1. Continuing education

Ref: 40-4902, 40-4903; K.A.R. 40-7-20a

2. Change of address/place of business

Ref: K.A.R. 40-7-9

3. License renewal

Ref: 40-4903

4. Suspension or revocation of licenses/felony convictions

Ref: 40-246d, 40-4909

D. Unfair marketing practices

Ref: 40-2404, K.A.R. 40-3-42, 43

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

E. Title Insurance

1. Purpose

Ref: 40-1102

2. Reasonable search

Ref: 40-235

KS LAWS, RULES AND REGULATIONS CONTENT OUTLINE

(50 scored questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS

Ref: General Product Knowledge

- A. Insurance
- B. Indemnity
- C. Concealment
- D. Risk
- E. Hazard
- F. Peril
- G. Loss
- H. Liability
- I. Negligence
- J. Accident
- K. Occurrence

II. CONTRACT LAW

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

III. KANSAS GENERAL STATUTES AND REGULATIONS

All references are Kansas Insurance Laws Chapter 40 unless noted

A. Commissioner of Insurance

1. Election

Ref: 40-106

2. General duties and powers

Ref: 40-103, 40-104, 40-105

3. Examinations

Ref: 40-208, 40-222, 40-246a

4. Hearings/Notice of hearings/Orders

Ref: 40-281, 40-2406, 40-2407; 40-2,125

5. Penalties

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

B. Definitions

1. Domestic company

Ref: 40-2c01

2. Foreign company

Ref: 40-2c01; 209

3. 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

b. Resident/Nonresident

Ref: 40-4902, 40-4906

c. Temporary license

Ref: 40-4907

Producer appointment/certification and termination of appointment

Ref: K.A.R. 40-7-11; K.A.R. 40-7-22; K.A.R. 40-7-25

- 3. Obtaining a license
 - a. Qualifications/Examinations

Ref: 40-241; 40-4905

b. Exemptions/exceptions

Ref: 40-4904, 40-4908

- 4. Maintaining a license
 - a. Change of address/ place of business

Ref: K.A.R. 40-7-9

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
 - Direct
 Indirect
- E. Deductible
- F. Indemnity
- G. Replacement cost
- H. Extensions of coverage
- I. Negligence
- J. Theft
- K. Burglary
- L. Robbery
- M. Binders
- N. Apportionment clause
- O. Waiver/Non-Waiver Agreement
- P. Estoppel

IV. PUBLIC ADJUSTER

A. Loss Report

- 1. Essential Elements
 - a. Occurrence Date
 - b. Coverages

B. Loss/Damage Valuation

- 1. Damages
- 2. Scope of Loss or Damages

V. KANSAS SPECIFIC STATUTES AND REGULATIONS

All references are to Kansas statutes annotated; unless indicated otherwise

A. Commissioner of Insurance

- 1. General powers and duties
 - Ref: 40-103, 40-104, 40-105
- 2. Examinations

Ref: 40-208, 40-222, 40-222f, 40-246a

3. Hearings/Notice of hearings/Orders

Ref: 40-281, 40-2406, 40-2407; 40-2,125

B. Licensing requirements

1. Qualifications

Ref: 40-5502, 40-5504, 40-5505, 40-5506, 40-5509, 40-5511; K.A.R. 40-7-26

2. Exemptions

Ref: 40-5503, 40-5507

3. Resident/Nonresident

Ref: 40-5504, 40-5505, 40-5508

C. Maintaining a license

1. Continuing education

Ref: 40-5512

2. Change of address/place of business

Ref: 40-5509; K.A.R. 40-7-27

3. License renewal

Ref: 40-5509, 40-5512

4. Suspension or revocation of licenses/ felony convictions

Ref: 40-5510, 40-5517; K.A.R. 40-7-27

D. Marketing practices

1. Contracts and solicitation

Ref: 40-5513, 40-5514, 40-5516

2. Record keeping

Ref: 40-5515

3. Unfair marketing practices

Ref: 40-2404

- a. Rebating
- b. Misrepresentation
- c. Defamation
- d. Unfair discrimination
- e. Controlled business