

**Kentucky Department of Insurance
Advertising Checklist**

Statute/Regulation		Yes	No	N/A
	Only advertising for Life Settlements and Long-term care riders must be filed for approval. The information contained in this checklist is general information for advertising and in most cases does not require filing in Kentucky.			
806 KAR 14:005	Compliance with form filing procedures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.12-020	Advertisements in general	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.12-050	Advertisements of assets, liabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.12-060	Defamation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-120	Filing and approval of forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-435	English language requirement for forms, policy, and claim-related information; use and effect of translations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-440 806 KAR 14:121	Readability; requirement of a 40 on the Flesch reading ease test	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-450 806 KAR 14:121	Policies to be legible; factors to be considered; type face style; minimum font size 10 points	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-712	Permitted and prohibited life insurance advertising and marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.42-190	Advertising restrictions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 12:010	Advertising	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 12:020	Fair disclosure to consumers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 12:140	Life insurance illustrations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 15:050 Section 4	Filing requirements for advertising of life settlements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 17:081 Section 19	Filing requirements for advertising (long-term care riders attached to life insurance)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>