Kentucky Department of Insurance
Group Life Insurance Checklist

Statute/Regulation	Description	Yes	No	N/A
806 KAR 14:005	Compliance with form filing procedures	☐	☐	☐
KRS 304.14-120	Filing and approval of forms; filing of certificate to out of state group	☐	☐	☐
KRS 304.14-450 806 KAR 14:121	Policies to be legible; factors to be considered; type face style; minimum font size 10 points	☐	☐	☐
KRS 304.14-440 806 KAR 14:121	Readability; requirement of a 40 on the Flesch reading ease test	☐	☐	☐
KRS 304.14-320	Exemption of proceeds, group insurance	☐	☐	☐
KRS 304.16-020	Contracts must meet group requirements	☐	☐	☐
KRS 304.16-030	Employee groups	☐	☐	☐
KRS 304.16-035	"Employee" defined	☐	☐	☐
KRS 304.16-040	Debtor groups	☐	☐	☐
KRS 304.16-050	Labor union groups	☐	☐	☐
KRS 304.16-060	Trustee groups	☐	☐	☐
KRS 304.16-070	Public employee groups	☐	☐	☐
KRS 304.16-080	Association groups	☐	☐	☐
KRS 304.16-085	Dependent's coverage	☐	☐	☐
KRS 304.16-090	Credit union groups	☐	☐	☐
KRS 304.16-110	Provisions required in group contracts	☐	☐	☐
KRS 304.16-120	Grace period (31 days)	☐	☐	☐
KRS 304.16-130	Incontestability (2 years from date of issue)	☐	☐	☐
KRS 304.16-140	Application to be attached to policy; legal effect of statements in contract	☐	☐	☐
KRS 304.16-150	Evidence of insurability	☐	☐	☐
KRS 304.16-160	Effect of misstatement of age	☐	☐	☐

KRS 304.16-170	Beneficiary	☐	☐	☐
KRS 304.16-180	Certificate; filing; approval	☐	☐	☐
KRS 304.16-190	Conversion on termination of eligibility	☐	☐	☐
KRS 304.16-200	Conversion on termination of policy	☐	☐	☐
KRS 304.16-210	Death pending conversion	☐	☐	☐
KRS 304.16-220	Information to debtor	☐	☐	☐
KRS 304.16-230	Application of dividends, rate reductions	☐	☐	☐
806 KAR 6:075	Valuation of life insurance policies	☐	☐	☐
806 KAR 6:110	Recognition of the 2001 CSO Mortality Table	☐	☐	☐
806 KAR 4:010 Section 21	Fees of the Department of Insurance	☐	☐	☐