

**Kentucky Department of Insurance
Health and Life Division**

Life Form Filing Process

The life section of the Health and Life Division regulates admitted companies who sell life insurance and annuity products. Through application of statutory and regulatory requirements, the Division reviews form filings of life insurance and annuity products for the protection of the public.

You may contact the Health and Life Division by mail at P.O. Box 517, Frankfort, Kentucky 40602-0517, by telephone at 502-564-6088 toll free in Kentucky at 800-595-6053, by email at DOI.LifeMail@ky.gov or by fax at 502-564-2728.

Contacts

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Introduction

This booklet was created to inform life insurers and other regulated entities of the processes and procedures required for filing life and annuity insurance forms and information with our Division.

This is only a brief overview of the processes. All companies should refer to the Kentucky Revised Statutes and Administrative Regulations for complete details. Companies may purchase a copy of the *Kentucky Insurance Laws and Regulations* by contacting the Administrative Services Division at 502-564-6154. The statutes and regulations may also be accessed through our website at <http://insurance.ky.gov/> or through the Kentucky Legislative Research Commission's website at <http://www.lrc.state.ky.us/home.HTM>.

The Health and Life Division receives form filings and other information through the NAIC's System for Electronic Rate and Form Filings (SERFF) and when necessary by paper. When you file through SERFF, it is important that you check the General Instructions document in SERFF for those filing requirements. The General Instructions document is subject to change so it should be referred to before creating each SERFF filing.

Filing Requirements

806 KAR 14:005 is the regulation which sets out the requirements for a life insurance or annuity filing. Please refer to this before submitting a filing.

The Division uses various final actions, which are described below:

APPROVED is used when we have reviewed and approved the filing.

FILED ONLY is used on documents that are reviewed for information only; for example, advertising or non-material changes.

DISAPPROVED is used when a filing has been disapproved. When a form is disapproved that company cannot use the form number(s) used in that filing in Kentucky in future filings.

WITHDRAWN is used when the filing has been withdrawn by the company who submitted the filing. If a filing is withdrawn that company may use the form number again.

The submission requirements as stated in this booklet must be received with the filing fee or the filing is considered incomplete and will not be reviewed. The Division will reject a company if the filing is incomplete.

Kentucky Life Checklists

The Health and Life Division has developed standard checklists for each product type. These checklists may be found on our website under Forms & Documents.

The Health and Life division has put together the information provided in this packet to enable companies to create complete filings in order to assure the timeliest review. Companies may contact any of our staff to inquire further on requirements or for clarification.

