

**Kentucky Department of Insurance  
Pre-Need Insurance Checklist**

Statute/Regulation	Description	Yes	No	N/A
KRS 304.12-240	Definition of a pre-need funeral contract or arrangement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 12:131	Disclosure requirements for a pre-need contract or arrangement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 14:005	Compliance with form filing procedures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-110	Representations in applications	<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 304.14-130	Grounds for disapproval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-140	Standard provisions, in general	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-150	Contents of policies in general	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-160	Additional policy contents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-180	Must contain entire contract; exception concerning additional benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-190	Execution of policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-250	Assignability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-370	Jurisdiction of courts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-380	Venue of suits against insurers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-430	Policy cover sheet requirements	<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; requires a minimum forty (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 417.050	Prohibits use of arbitration in insurance contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-050	Payment of premiums; return of policy (free look)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-060	30-day grace period	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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KRS 304.15-070	Entire contract includes applications; all statements made in the application are representations and not warranties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-080	Incontestability period (maximum of 2 years after issue date)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-090	Misstatement of age or sex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-100	Dividends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-110	Policy loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-115	Life insurance policy loan interest rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-120	Table of installments (guaranteed installments)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-130	Reinstatement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-160	Title on the policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-170	Excluded or restricted coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-260	Limitation of liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-270	Incontestability after reinstatement (maximum of 2 years after reinstatement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-280	Prohibited provisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-290	Provisions required by law of other jurisdictions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-310	Nonforfeiture provisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-312	Policies without cash surrender value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-320	Cash surrender value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-330	Paid-up nonforfeiture benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-342	Standard nonforfeiture requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-350	Calculation of cash surrender value and paid-up non-forfeiture benefit of certain policies on default	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-352	Cash surrender value, nonforfeiture factor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-400	Prohibited policy plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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806 KAR 6:075	Valuation of life Insurance policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 6:130	Minimum standards for determining reserve liabilities and nonforfeiture values for preneed insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 4:010 Section 1 (21)	Fees of the Department of Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>