

Kentucky Department of Insurance  
Annuity Checklist

Statute/Regulation	Description	Yes	No	N/A
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 304.14-330	Exemption of proceeds, annuity contracts; assignability of rights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-350	Retention of proceeds of policy by company	<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 304.14-420	Minimum standards regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.14-430	Policy cover sheet; commissioners approval	<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 304.15-180	Standard provisions; annuity and pure endowment contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-190	Grace period; annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-200	Incontestability; annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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KRS 304.15-210	Entire Contract; annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-220	Misstatement of age or sex; annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-230	Dividends; annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-240	Reinstatement; annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-250	Standard provisions; reversionary annuities	<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, limitation of liability 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 jurisdiction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-315	Standard Nonforfeiture Law for individual deferred annuities	<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 304.15-350	Calculation of cash surrender value and paid-up nonforfeiture benefit of certain policies on default	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
KRS 304.15-365	Standard Nonforfeiture Law for individual deferred annuities of 2005	<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"/>
806 KAR 6:070	Valuation of life insurance and annuity reserves	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
806 KAR 15:070	Annuity nonforfeiture	<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"/>
806 KAR 12:150	Annuity Disclosures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>