

**304.14-440 Policies to be readable -- Factors to be considered.**

- (1) All insurance policies subject to the provisions of KRS 304.14-420 to 304.14-450 shall be written in language easily readable and understandable by a person of average intelligence and education.
- (2) In determining whether a policy or contract is readable within the meaning of this section the commissioner shall consider, at least, the following factors:
  - (a) The simplicity of the sentence structure and the shortness of the sentences used;
  - (b) The extent to which commonly used and understood words are employed;
  - (c) The extent to which legal terms are avoided;
  - (d) The extent to which references to other sections or provisions of the contract are minimized;
  - (e) The extent to which definitional provisions are incorporated in the text of the policy or contract; and
  - (f) Any additional factors relevant to the readability or understandability of an insurance policy or contract which the commissioner may prescribe by regulation.

**Effective:** July 15, 2010

**History:** Amended 2010 Ky. Acts ch. 24, sec. 1158, effective July 15, 2010. -- Created 1988 Ky. Acts ch. 225, sec. 14, effective July 15, 1988.