

304.14-130 Grounds for disapproval.

- (1) The commissioner shall disapprove any form filed under KRS 304.14-120, or withdraw any previous approval thereof, only on one (1) or more of the following grounds:
 - (a) If it is in any respect in violation of, or does not comply with, this code.
 - (b) If it contains or incorporates by reference, where the incorporation is otherwise permissible, any inconsistent, ambiguous, or misleading clauses, or exceptions and conditions which deceptively affect the risk purported to be assumed in the general coverage of the contract.
 - (c) If it has any title, heading, or other indication of its provisions which is misleading, or is printed in a size of type or manner of reproduction so as to be substantially illegible.
 - (d) As to an individual, group, or blanket health insurance policy, if the benefits provided therein are unreasonable in relation to the premium charged.
 - (e) If it excludes coverage for human immunodeficiency virus infection or acquired immunodeficiency syndrome or contains limitations in the benefits payable, or in the terms or conditions of the contract, for human immunodeficiency virus infection or acquired immunodeficiency syndrome which are different than those which apply to any other sickness or medical condition.
- (2) The insurer shall not use in this state any form after disapproval or withdrawal of approval.

Effective: July 15, 2010

History: Amended 2010 Ky. Acts ch. 24, sec. 1151, effective July 15, 2010. -- Amended 1998 Ky. Acts ch. 483, sec. 16, effective July 15, 1998; and ch. 496, sec. 45, effective April 10, 1998. -- Amended 1994 Ky. Acts ch. 512, sec. 66, effective July 15, 1994. -- Amended 1990 Ky. Acts ch. 443, sec. 55, effective July 13, 1990. -- Created 1970 Ky. Acts ch. 301, subtit. 14, sec. 13, effective June 18, 1970.