

304.15-712 Permitted and prohibited life insurance advertising and marketing.

- (1) A broker or provider licensed pursuant to KRS 304.15-700 to 304.15-720 may conduct or participate in advertisements within this state. Such advertisements shall comply with all advertising and marketing laws of this chapter or rules and administrative regulations promulgated by the commissioner that are applicable to life insurers or to brokers, and providers licensed pursuant to this chapter.
- (2) Advertisements shall be accurate, truthful, and not misleading in fact or by implication.
- (3) No person or trust shall:
 - (a) Directly or indirectly market, advertise, solicit, or otherwise promote the purchase of a life insurance policy for the sole purpose of, or with a primary emphasis on, settling the policy; or
 - (b) Use the words "free," "no cost," or words of similar import in the marketing, advertising, soliciting, or otherwise promoting the purchase of a life insurance policy.

Effective: July 15, 2010

History: Amended 2010 Ky. Acts ch. 24, sec. 1195, effective July 15, 2010. --
Created 2008 Ky. Acts ch. 32, sec. 3, effective July 15, 2008.