Kentucky Department of Insurance

Consumer Guide to Insurance for Young Adults

(with special information for college students)

Health
Dental
Renters
Home
Auto
Life

So many types of insurance . . .

Which ones do I need?

It's important that you can make informed and educated financial decisions as you enter today's economy. The transition of entering the "real world" can be tough for many people. This guide will provide you with important information about general insurance issues.

Today, the average young adult could need at least four types of insurance: health, automobile, homeowners/renters and life insurance. You may also want to purchase other types of insurance, such as disability, vision, dental or coverage to protect your assets.

Insurance is an aspect of life we all live with, in one fashion or another. The best approach to being a defensive consumer is to obtain as much information as possible about the product being sold. Whenever in doubt about an insurance issue, contact your agent or the Kentucky Department of Insurance (800-595-6053 in Kentucky; 502-564-3630 out of state) for further assistance.

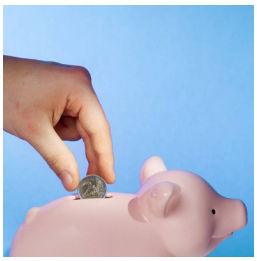
Health Insurance

With the soaring cost of health care, obtaining health insurance is very important in today's economy. According to the U.S. Census Bureau, in 2012 there were 48 million people in the United States who did not have health insurance in one form or another. Of those 48 million, approximately 6.6 million were children under the age of 18.

Under the Affordabe Care Act, you can stay on a parent's plan until age 26 if the plan covers children. Once you are 26, you will need to find coverage on your own. If your employer does not offer health insurance benefits, you may be directed toward the individual market to purchase a plan. In Kentucky, companies who sell plans in the individual market cannot deny writing you a policy due to health conditions. You can purchase a plan through Kentucky's exchange (kynect) or off the exchange. Contact an agent for assistance or go to kynect.ky.gov to shop.

Health Savings Accounts

Another approach to covering medical expenses is a health savings account (HSA). These plans are designed for people who have purchased a high deductible insurance plan to put aside money into an account (shelter) to cover medical expenses until the insurance kicks in (meets deductible). This tax-free money is managed in the same manner as an individual retirement account (IRA) except the savings can only be used for medical-related and approved reasons.



This avenue of health care management may not be appropriate for everyone. These plans are gaining popularity with families and individuals who are healthy overall and may not have high demand for health care needs. The plans are targeted more toward the self-employed and people who are not offered health benefits through their employer.

Since HSAs are a new resource for obtaining coverage for health care needs, it would be wise to discuss your questions and concerns with an agent who is educated in this product. For more information about HSAs visit www.irs.gov or call 800-829-1040.

Important Insurance Tip
Never cancel an existing policy until you are sure the new company has accepted your application and has issued a policy.

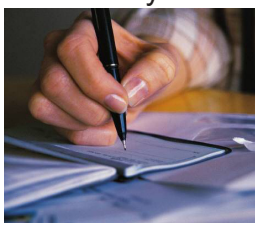
CAUTION! Health Discount and Health Sharing Plans

There are a number of companies marketing health discount and health sharing plans that offer savings on things such as doctor visits, prescriptions and other medical necessities. These plans are not regulated by the Kentucky Department of Insurance. If you decide to become a member of one of these plans, be sure you understand what you are buying. Contact the Kentucky Attorney General's Office for further information by calling 502-696-5389.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA was designed to give employees and their family members an opportunity to continue their health insurance should they lose health benefits due to job loss, death, divorce, gap in employment or other circumstances. Normally you are required to pay the full premium through this plan.

COBRA laws apply to group health plans sponsored by employers with **20 or more employees** during the previous year. COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice of eligibility to the employee upon termination. Visit the U.S. Department of Labor at http://www.dol.gov/ for more information or call toll-free at 866-444-3272.



State Continuation

As a safeguard for Kentucky residents whose fully-insured health insurance plans do not fall under COBRA protection, Kentucky enacted legislation that provides a similar opportunity for continuation of group health coverage. You may be eligible under the provisions of this law if your employer has **fewer than 20 employees** and your group has a fully-insured plan. Ask your employer what type of plan you have.

If you qualify for state continuation, you and your dependents can extend your group health insurance for 18 months after the date on which the coverage would have ended because you were no longer a group member.

In addition to the group member, the following individuals are eligible for state continuation:

- A surviving spouse and children whose coverage under the group policy would end at the death of the group member.
- A child who has been covered as a dependent under the plan and has reached the plan's age limit for dependent status.
- A former spouse and the children in his or her custody when their status as dependents of the group member ends, such as in a divorce.

Conversion Coverage

There may be circumstances in which you will not be eligible for continued group coverage, making it necessary for you to obtain insurance on your own. That is where conversion comes in. The conversion provision in Kentucky gives you the right to convert the group plan you will be losing to an individual policy offering benefits that are substantially similar to those you had through group coverage.

When the 18-month period for continuation coverage ends, you have a right to convert to an individual policy. There is no time limit on how long you can keep your conversion coverage. Be aware that although the law requires that you be offered benefits substantially similar to your group coverage, there are no restrictions to keep premium costs in line with the group rate you were previously paying.

What are the terms of conversion health insurance coverage?

- Conversion health insurance coverage must be made available to you without evidence of insurability and with no pre-existing condition limitations under most circumstances.
- The conversion health insurance policy will cover you and any eligible dependents who were covered by the group policy on the date the group coverage ended.
- The effective date of the conversion health insurance policy will be the date your group coverage ended.
- The conversion health insurance policy must provide benefits substantially similar to those offered by your group policy, but not less than minimum standards according to Kentucky laws and regulations.

College Students

Check your parent's health insurance policy to see if you are still covered. If the plan covers children, you can remain on a parent's policy until you turn 26. This applies even if you are married, aren't living with your parents, aren't financially dependent on your parents or are attending school.

If you will be going to school in an area out of the network of your managed health care providers, call your insurance company and ask what provisions are in your policy. Most have some method of covering emergency care while you're out of network. Severe pain and/or heavy bleeding are among the symptoms that indicate a trip to the ER is warranted.

Under the Affordable Care Act, individuals under age 30 may qualify to buy a catastrophic plan with a lower premium but a high deductible.

Life Insurance

Individual Coverage

Life insurance is designed to provide a benefit upon your death to whomever you appoint as the beneficiary. There are several types of life insurance being sold in today's market. Each is a variation of two basic types of life insurance: term insurance and permanent insurance.

- A term policy protects the insured for a specified period of time and usually does not build cash value.

- A permanent policy protects the insured for the lifetime and normally gains cash value. There are several variations of permanent insurance, such as whole-life, universal life and variable life. Each of these types of insurance policies has its own specific language and performs differently.

It's important to seek advice from an experienced agent about what type of life insurance is best suited for your needs. Your age and health play the largest role in factoring the cost of life insurance.

Do not purchase any life insurance product if you do not understand exactly what you are buying. Be aware that once you have purchased a life insurance policy, you have at least a 10-day "free look" period to review the policy. If you find, for any reason, that you do not want the policy, it can be returned to the company for a full refund of premium during this time period.

But do I really need life insurance?

A general rule is that life insurance is economic protection for those you leave behind — family or a business partner. There are at least a couple of good reasons for a young single person to have life insurance:

- Taking out a life insurance policy when you're young is cheap and may protect you from being uninsurable in the future should you develop a health condition.

- Life insurance money could go to pay for funeral expenses and to settle any debts.

Opinions differ on these issues. A simple rule in life and insurance is: get the facts, analyze them, and make an informed decision. Talk to a trusted agent or financial advisor about the best course of action for you and your family.

Group Coverage

Many companies offer group life insurance as an employee benefit. Keep in mind that once you leave employment you will lose that group coverage. You do have options when your group life coverage ends. After the loss of a job, you can replace your group coverage with an individual policy. Be aware, however, that your employer is not required to notify you of this option.

This protection gives you the right to a policy with the same amount of coverage as the group plan and you will not have to take a medical exam or answer questions about health status. Please note that the individual policy does not have to include disability or other extra benefits such as accidental death. To take advantage of this consumer protection, you must contact the insurance company within 31 days of losing group coverage. You must also pay the first month's premium.

Important Insurance Tip
Never pay in cash.
When purchasing a policy, make the check payable to the insurance company.

Important Things to Consider

- Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or an insurance company to help you.
- Shop around for identical products. Not every company charges the same rate.
- Be sure you can handle the premium payments. Ask about any possible increases in premium amounts and what may cause an increase.
- Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
- Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your policy may be costly.
- Read your policy carefully. Ask your agent or company about anything that is not clear to you.
- Review your life insurance program with your agent or insurer periodically to keep up with changes in your income and your needs.
- Do not buy a policy until you have a good understanding of how it works.

Auto Insurance

Kentucky law requires that all vehicles operating on Kentucky roadways maintain the minimum limits of liability insurance coverage. Insurance companies report all policies that are in force each month to the Department of Vehicle Regulation. If a policy gets canceled after the registration was renewed, the owner of the vehicle is in danger of having the vehicle registration revoked.

Your Auto Insurance Policy

There are several parts to an automobile insurance policy. They include:

- **Part A — Liability Coverage.** Kentucky law requires that you must carry at least "25/50/10" liability insurance to protect others — that is $25,000 for each person injured, $50,000 total limit for the injuries in each accident, and $10,000 property damage or a single-limit policy of $60,000. Although this coverage is legally sufficient, it may not be enough to protect you and your assets in the event of a claim against you.

- **Part C — Uninsured Motorists Coverage.** This coverage provides protection if you are injured by an uninsured motorist, a hit-and-run driver or a driver whose insurer is insolvent. If you do not officially reject this coverage, it will be automatically included in your policy.

- **Part D — Comprehensive and Collision.** Comprehensive provides coverage to your vehicle for any loss other than collision. Comprehensive losses include falling objects, flood, fire, vandalism, theft, colliding with a bird or animal, etc. Collision provides coverage for damage to your vehicle caused by a collision with another car or object. It does not cover injuries to people or damage to property other than your covered vehicle. If your vehicle is financed, most lending institutions will require you to maintain comprehensive and collision coverage in order to protect its interest in the vehicle.

- **Part E — Duties After an Accident or Loss.** This section of your policy outlines your responsibilities after an accident or a loss.

- **Part F — General Provisions.** This section contains certain provisions such as cancellation and termination of the policy and the policy period. Be aware that unlike some other types of insurance, there is no grace period for the payment of auto premiums. When the policy states that coverage ends on a certain date at a certain time, that is exactly what it means.

- **No-Fault or PIP (Personal Injury Protection) Coverage.** No-fault is a commonly misunderstood term. It has nothing to do with who was responsible for or caused the accident. In basic no-fault coverage, your insurance company pays you up to $10,000 for medical expenses, lost wages, and similar "out-of-pocket" costs due to an injury occurring in an automobile accident, regardless of who is at fault. Added coverage or deductibles are available. Your right to sue the other parties and the rights of others to sue you are limited.

  You may reject no-fault coverage for you and your dependents, but it cannot be rejected for guest passengers. By rejecting this coverage, you will have the right to seek compensation from the responsible party for medical expenses from the first dollar. The rejection must be in writing on a special form and must be filed with the Department of Insurance. Your agent should have the form or it is available on our website. The rejection will remain in effect until you notify the department in writing of any change. If this coverage is not rejected, it will be automatically included in your policy.

- **Underinsured Motorists.** This coverage provides payments when the negligent driver's liability insurance is not sufficient to cover your medical payments. This coverage is optional.

College Students

There are personal choices that can lower your auto insurance premiums.

- Keep your grades up and earn a "good student" discount.
- Take driver's education.
- Maintain a "clean" driving record — no wrecks, no tickets.
- Buckle your seat belt.
- Don't drive drunk, drugged or sleepy.
- Don't let anyone drive your car unless he or she is covered by insurance.
- Don't tempt a thief: park in well-lit, high traffic areas, hide valuables, roll up your windows and lock your car.
- Consider having your vehicle's identification number etched on a window and installing anti-theft devices.
- Be a comparison shopper. Call several agents or companies and ask your friends and neighbors for recommendations. Compare rates.
- Raise your deductible; limit your claims. You can save money on your premiums by raising your deductible, although you will pay more out-of-pocket before your company pays if you experience a loss.

Important Safety Tip
The leading causes of distraction while driving are cell phones, tuning the radio, eating and talking to passengers.

Frequently Asked Questions — Auto Insurance

Do I have to accept after-market or used parts when having my vehicle repaired?

You can require that original equipment manufacturer parts be used on your vehicle when making repairs. However, if the cost is more than after-market parts, you may have to pay the difference.

Can my insurance company require me to use a specific body shop to repair my vehicle?

No, it cannot require you to use a specific body shop, although the company can make a recommendation. If you choose to take your vehicle to a body shop that charges more than the company has agreed to pay, you may have to pay the difference.

Can an insurance company use my credit history when determining the amount of my premiums?

Insurance companies can use your credit history along with more traditional rating factors such as driving records and claims history when determining premium rates. However, it cannot decline, refuse to renew or cancel your auto policy based only on your credit history or lack of credit history.

Doesn't Kentucky have a law that says an insurance company has to replace my damaged windshield without charging me a deductible?

KRS 304.20-060 provides for the full replacement of windshields and other "safety equipment" as defined in the statute if you have comprehensive coverage as part of your auto policy.

Important Safety Tip
Always wear your seat belt and make sure all your passengers buckle up too. It's not just common sense; in Kentucky, it's the law.

Homeowners/Renters Insurance

Whether you own your home or rent, it is wise to purchase insurance to cover your personal belongings and insure you against any liability. With homeowners and renters insurance, your premium amount can depend on several factors including the insurance company, where you live, the deductible, if claims will be paid on an “actual cash value” (ACV) or “replacement cost value” (RCV) basis, and any additional coverage you purchase.

Actual cash value (ACV) is the property’s worth at the time it was damaged or stolen. The insurer will consider the age and condition of the property when determining its worth. In some cases, the actual cash value may not be sufficient to replace the property.

Replacement cost value (RCV) is the cost to replace your property without considering age or condition of the original item. (Be aware that most companies will pay actual cash value until they have proof that the property has been repaired or replaced.)

Homeowners Insurance

Homeowners insurance provides coverage against the insured’s property being damaged or destroyed by various perils. There is also protection for liability exposures. Keep in mind, however, that there are specific perils that are not covered. Typical exclusions of a basic homeowners policy are mold; earthquake; damage caused by a sinkhole or ground water; rot, decay, cracking or settling; defects in materials or workmanship; damage caused by vermin, insects, rodents, domestic or wild animals; or general wear and tear. If you are interested in obtaining additional coverage, such as for an earthquake, contact your agent. Flood is also a peril that is not covered under a standard homeowners policy. If you live in a flood prone area, it would be wise to speak with your agent about purchasing a flood insurance policy.

The following are a few more things you should keep in mind when purchasing homeowners insurance or filing a claim against your policy.

- **If a tree falls** — If a tree falls on your roof or home, a standard homeowners policy would cover the damage. In addition, the policy would cover the cost for tree removal up to policy limits. However, if a tree falls on your property and doesn’t hit any structures or a vehicle, the policy would not cover the cost for tree removal. The cost of replacing trees or shrubs is generally covered if the loss is due to vandalism, theft and fire, but not wind.

- **Valuable items** — If you collect art, antiques or other valuables, be sure your agent knows. Keep documentation of the worth of these items in a safe place. Understand the limits and exclusions of your policy and any endorsements. If you have particularly valuable items or ones where the value might be disputed, you might want to hire a reputable appraiser to assist you in determining their value.

- **An act of nature** — Sometimes the term “act of God” is used to refer to a natural disaster such as a tornado. Most homeowners policies cover losses caused by natural occurrences, excluding earthquakes and floods (you need extra protection for those two disasters). This term is frequently used in adjusting liability claims to deny fault on the part of another party if the damage was not caused by his/her negligence. An example would be if your neighbor’s healthy tree is uprooted during a tornado and falls on your house. The tree did not fall because of your neighbor’s negligence, but because of an act of nature.

- **Extra protection** — An umbrella policy is an extra layer of liability protection above what you have through your home and auto policies. Such policies begin to pay after you reach the liability limits on your other policies. You might consider one under certain situations such as if you own a swimming pool, trampoline, swings or other equipment used regularly by others or if you own a dog who might bite someone.

- **Mining damage** — The Kentucky Mine Subsidence Insurance Fund offers insurance against the peril of coal mine subsidence - the collapse of an underground coal mine resulting in damage to a surface structure. The mine subsidence endorsement is automatically added onto insurance policies in the counties whose fiscal courts have voted to be included in the program.

- **Dog breed** — Some insurance companies will not insure a home if the homeowner owns a certain breed of dog. These companies often have a list of breeds and crossbreeds that are not acceptable risks, while other companies are more interested in whether the dog, regardless of breed, has ever bitten anyone or been trained for attack purposes. You may want to check with your insurance agent before you buy a dog, particularly a large or typically more aggressive breed. Companies vary on how they handle this issue, so be sure to ask before you make a decision. Some companies will refuse to write a policy if you own a dog that could pose a risk to others. Some may write a policy but include an exclusion for any liability related to your dog.

Renters Insurance

If you rent, can you afford to lose everything you own? If you live in an apartment or rent a condo, duplex, mobile home or house, you need to purchase renters insurance to protect your belongings and assets. Your landlord's insurance covers damage to the building, but not to your possessions.

Floods and earthquakes are not covered perils under a renters policy so you will want to talk to your agent about adding those coverages to your policy. Be sure to check the limits of your policy, particularly if you have expensive jewelry, electronics, music equipment or antiques. You may need to purchase a floater to be sure you are adequately covered.

Most standard renters policies also include liability protection. You would be covered up to your liability limits if someone falls or is hurt while in your apartment or home.

If you are in college and your parents have homeowners or renters insurance, you may have limited coverage in a dorm, but usually not in an apartment. You may be able to get an off-premises rider added to your parents' policy. Consult with your agent to be sure.

Tips for Preventing Burglary

Home security and insurance industry experts estimate that nine out of 10 household burglaries are preventable. Most burglars will avoid homes where they would risk being seen because of lighting, where it would take more than four or five minutes to break into the house, or where breaking in could create a noise. Listed below are some tips to keep yourself from becoming a victim of a burglary.

- Trim trees and shrubs near doors and windows. While a high fence may add to your privacy, it can also hide a burglary in progress.

- Mount exterior lights to reduce the darkness around the home. If you use motion-activated floodlights, install them in an out-of-reach location to avoid tampering.

- Install simple security devices such as deadbolt and window locks and use them. According to some industry experts, one-third of all burglaries occur because doors and windows are not locked. Look for special locks to secure sliding glass doors. Consider installing a peephole or view in solid doors.

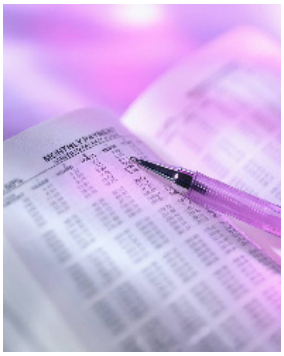
- Don't keep a spare house key under a mat, over a door or in another "secret" place, including novelty items sold for that purpose.

- When on vacation, make the home look occupied. Lower or turn off the phone's ringer so it can't be heard from outside. Stop newspaper deliveries and have a friend pick up the mail. Depending on the season, make arrangements for yard work or snow removal. Consider using automatic timers to turn lights on and off at appropriate times.

Mortgage Guaranty and Title Insurance

Two other types of insurance relating to your home or property are mortgage guaranty insurance and title insurance. These insurance products come into play when you decide to purchase a home or property.

Mortgage Guaranty Insurance



Mortgage guaranty, also known as private mortgage insurance (PMI), protects the lender against loss if the owner stops making mortgage payments. Typically, lenders require this type of insurance coverage when you don't have the traditional 20 percent down payment. The cost for this policy is usually passed on to you, the buyer.

Your lender must give you written information at closing explaining PMI and your rights regarding cancellation of the coverage. The lender must also send you an annual disclosure regarding PMI and your rights.

Title Insurance

Title insurance is simply protection for the lender and purchaser if there is a problem in the title or deed after the purchase is made. Problems such as a lien against the property not discovered during the initial buying process, unpaid real estate taxes or a previous co-owner failing to sign-off at a past closing could result in a loss arising from disputes over ownership of the property.

What does title insurance cover?

The policy will pay your legal fees if you must defend your deed in court. Also, it will pay you for the loss incurred, up to the amount of coverage, if you lose the property. Prior to purchase, a careful examination is made of all public records involving the property you are buying. Items examined include, but are not limited to, deeds, prior mortgages, judgments and other liens against the property to ensure they have been satisfied or paid in full.

Do I have to purchase title insurance?

If you are borrowing money for the property, most lenders will require this coverage. However, if you are paying cash for the property, it cannot be required. You should weigh the benefits of the coverage and its protection of your investment against the cost.

Insurance and the Internet

In today's world, consumers can purchase just about anything online, even insurance. Many legitimate insurance companies now market their products online, making it easier for some consumers to research and purchase insurance policies. Unfortunately, there are also a few questionable companies trying to lure consumers by promising them excellent benefits at very low rates.

Important Things to Consider

- Be careful about online security. Be cautious about giving out any financial or personal information such as credit card numbers, medical history, address, Social Security number, etc. Be sure the site is secure and know what the company plans to do with the information. Check to see if the company has a privacy policy and be sure to read it.

- Be sure you are dealing with a company licensed in Kentucky. Visit our website at http://insurance.ky.gov to be sure or call the Kentucky Department of Insurance at 800-595-6053.

- Don't give into high-pressure tactics. If it's a legitimate offer, it will still be there tomorrow. Don't rush into a deal until you are comfortable with it, have the answers to all your questions and understand what you are buying.

- If the deal seems too good to be true, it probably is.

- Deal with a known, reputable company and verify that the site is "official." The website that is here today may be gone tomorrow — taking your money with it.

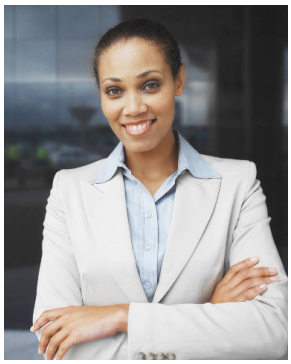
- Ask the company how it handles support if you have a claim. See if a local agent is assigned to you or if you will need to call an 800 number for assistance. Call the number and see how responsive the customer service representatives are. Do you feel confident that they would help you in a timely, efficient manner if in a crisis?

- Be sure to answer all questions honestly and completely. Just like dealing face-to-face with an agent, you will create problems for yourself if you aren't completely honest on your application.

- Keep a copy of any records, e-mails, forms, etc. that you fill out online and be sure to read any documents the company sends you.

Insurance Careers

Now that you have gained a little knowledge about insurance, have you thought about making it your career? There are many career opportunities in the insurance industry. Here are just a few of the more common positions.



- **Agent** — Insurance sales agents help consumers and businesses select insurance policies that provide the best protection for their lives, health, and property. Sales agents may work exclusively for one company or as "independent agents" selling for several companies. As an agent, you will prepare reports, maintain records, seek new clients and help policyholders settle insurance claims in the event of a loss. Agents doing business in Kentucky must be licensed by our department and meet continuing education requirements.

- **Consultant** — A consultant is a licensed person who, for a fee, advises any person about coverage, advisability, rights or interests under an insurance contract. The consultant is paid by anyone except an insurance company. Before acting as a consultant, he or she must have a prior written contract with the consumer that specifies the services to be performed and the price to be charged.

- **Underwriter** — Most underwriters work for insurance companies. They identify and calculate the risk of loss from policyholders, establish premium rates and write policies that cover these risks. Most underwriters are based in the insurance company's home office, but some work out of branch offices.

- **Claims Adjuster/Examiner** — Claims adjusters and examiners work for insurance companies and decide whether claims are covered by the customer's policy, confirm payment, and investigate the circumstances surrounding a claim when necessary. Claims adjusters work for property and casualty carriers, spending most of their time outside of the office inspecting property damage. Claims examiners work for life and health carriers and work primarily in an office checking claim applications for completeness and accuracy and investigating questionable claims or those exceeding a designated amount.

- **Fraud Investigator** — Insurance fraud, simply put, is lying to an insurance company to get money. Many insurance companies have special investigation units that look into cases where fraud is suspected. Within state government, the Insurance Fraud Investigation Division is the department's law enforcement agency.

General Insurance Tips

We hope this guide has provided you with a basic understanding of the insurance market and has assisted you in deciding which types of insurance you may personally need. It is always a good idea to speak with a knowledgeable agent about your insurance needs before purchasing a policy, but ultimately the decision is up to you. The following are some quick tips you should always keep in mind when dealing with insurance matters.

- **Read and review your policy** — Know and understand what your policy covers. Many policies have exclusions for specific perils or illnesses. Make sure you are aware of these exclusions and ask your agent about additional coverage if needed. Make sure the information is correct in your policy. For example, if you bought coverage for a 2010 Ford Taurus Sedan, make sure your policy states "2010 Ford Taurus Sedan" and double check any vehicle identification numbers or other identifying information. The same thing applies to your health and life insurance policies. Make sure all health questions are answered accurately and your age is correct if stated. If there are typographical or other errors in this information, it may affect your coverage when a loss occurs.

- **Review your policies annually** — It's always a good idea to review your policies at least once a year. Some property or items you have may have gone up in value to the point that your current policy limits may no longer be sufficient to cover a loss. If you're unsure about your policy limits, consult your insurance agent for advice.

- **Stop, call and confirm** — Before buying an insurance product, call our department or check our website to verify that the company and agent are licensed to do business in the commonwealth. Remember that some bogus insurers use names that are similar to legitimate companies. We can also provide you with an insurer's financial stability rating.

Kentucky Public Protection Cabinet
Department of Insurance
P.O. Box 517, Frankfort, KY 40602-0517
Toll free 800-595-6053 in KY; 502-564-3630 outside KY
Deaf/hard-of-hearing 800-648-6056
http://insurance.ky.gov/

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Kentucky UNBRIDLED SPIRIT