

304.9-030 Available insurance agent licenses.

- (1) Unless denied a license according to KRS 304.9-440, applicants who have met the requirements for the license in accordance with this subtitle, shall be issued the applicable license.
- (2) An insurance agent may receive qualification for a license in one (1) or more of the following applicable lines of authority:
 - (a) Life -- insurance coverage on human lives including benefits of endowment and annuities, and may include benefits in the event of death or dismemberment by accident, benefits for disability income, and benefits for paid family leave;
 - (b) Health -- insurance coverage for sickness, bodily injury, or accidental death and may include benefits for disability income and benefits for paid family leave;
 - (c) Property -- insurance coverage for the direct or consequential loss or damage to property of every kind;
 - (d) Casualty -- insurance coverage against legal liability, including that for death, injury, or disability, or damage to real or personal property;
 - (e) Variable life and variable annuity products -- insurance coverage provided under variable life insurance contracts and variable annuities;
 - (f) Limited line insurance as identified in KRS 304.9-230;
 - (g) Personal lines -- property and casualty insurance coverage sold to individuals and families for primarily noncommercial purposes; and
 - (h) Any other line of insurance authorized by Kentucky law and deemed by the commissioner appropriate to be issued as a separate line of authority.
- (3) A resident applicant for a variable life and variable annuities line of authority shall hold an active life line of authority.

Effective: April 5, 2024

History: Amended 2024 Ky. Acts ch. 99, sec. 4, effective April 5, 2024. -- Amended 2010 Ky. Acts ch. 24, sec. 1042, effective July 15, 2010. -- Amended 2005 Ky. Acts ch. 143, sec. 3, effective June 20, 2005. -- Amended 2002 Ky. Acts ch. 273, sec. 5, effective July 15, 2002. -- Amended 2000 Ky. Acts ch. 393, sec. 2, effective July 14, 2000. -- Amended 1986 Ky. Acts ch. 437, sec. 11, effective July 15, 1986. -- Amended 1982 Ky. Acts ch. 123, sec. 1, effective July 15, 1982. -- Created 1970 Ky. Acts ch. 301, subtit. 9, sec. 3, effective June 18, 1970.