

**READABILITY REQUIREMENTS**

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
AL (6/25)	No provision			
AK (6/25)	AS § 21.51.020	Style, arrangement, and over-all appearance must give no undue prominence to any portion of the text, plainly printed in light-faced type of a style in general use, not less than 10-point with lower case unspaced alphabet length not less than 120- point.		
AZ (6/25)	§ 20-1110.01; A.A.C. R20-6-210  A.A.C. R20-6-213		Policy shall achieve a minimum 40 Flesch score or equivalent approved by the director; printed in no less than 10-point type, one-point leaded; no undue prominence to one section of policy; if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words, contain a table of contents or index.	Applies to private passenger auto, homeowners, personal lines dwelling, and mobile home policies. Policies must have a Flesch score of 40 or more. Policies must be logically arranged; have self-contained sections; no non-essential provisions and a definition section. Must use at least 8-point font, block type, distinguishable captions and headings, and have white space separating provisions and distinguishable definitions and terms. Policies shall be written in common language, short simple sentences and an easy to read style.

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<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
AR (6/25)	<p>A.C.A. §§ 23-80-206 to 23-80-207</p> <p>Ark. Admin. Code 054.00.29-1 to 054.00.29-6</p> <p>§ 23-80-306</p>	Policy must have a minimum Flesch score of 40 or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any section of policy; and contain a table of contents or index if greater than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words. Commissioner may in his or her discretion authorize a lower Flesch score.	Policy must have a minimum Flesch score of 40 or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any section of policy; and contain a table of contents or index if greater than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words. Commissioner may in his or her discretion authorize a lower Flesch score.	<p>Applies to all personal lines property and casualty policies. Policies must contain a table of contents; each section shall be self-contained; printed in not less than 8-point type, one-point leaded; printed in legible style; written in everyday language; technical terms avoided when possible; and must have a minimum 40 Flesch score.</p> <p>All policies shall be simplified, taking into consideration: use of simple sentence structure and short sentences; use of commonly understood words; avoidance of technical legal terms whenever possible; organization of text; and legibility.</p>

## READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
CA (6/25)	§ 10291.5  CA Bulletin 78-7		<p>Applies to disability policies. Commissioner shall not approve a policy that contains a provision, or has a label, description of its contents, title, heading, backing, or other indication of its provisions that is unintelligible, uncertain, ambiguous, or abstruse, or likely to mislead a person to whom the policy is offered, delivered, or issued.</p> <p>All insurers submitting individual disability insurance policy forms to the department for approval shall include the Flesch Readability Test score for each policy and benefit rider submitted.</p>	

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CO (6/25)	§ 10-4-633.5			Applies to automobile policies. Text of policy form may not exceed tenth grade level or less than 50 on Flesch score. Policy shall contain an index or table of contents if more than 3 pages in length or exceed 3000 words; text shall be printed in not less than 10-point type.
	§ 10-16-107.3	Applies to health benefit plan, limited benefit health insurance, dental plan, or long-term care plan. Text of policy form may not exceed tenth-grade level or less than 50 on Flesch score. Policy shall contain an index or table of contents if more than 3 pages in length or exceed 3000 words; text shall be printed in not less than 10-point type.		
	3 CCR 702-4:4-2-40	Applies to health coverage plans, limited benefit health insurance, dental plans, or long-term care plans. Must include the Flesch-Kincaid grade level or the Flesch Read Eased score in the SERFF filing. Text of policy form must not exceed tenth grade level or less than 50 on Flesch score. Cancellation notices, renewal notices, disclosure forms, and notices of reductions in coverage do not require a readability score.	Effective 10/1/2025 - Applies to credit disability, credit life. Must include the Flesch-Kincaid grade level or the Flesch Read Eased score in the SERFF filing. Text of policy form must not exceed tenth grade level or less than 50 on Flesch score. Cancellation notices, renewal notices, disclosure forms, and notices of reductions in coverage do not require a readability score.	

**COLORADO (cont.)**

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
CO (cont.)	3 CCR 702-4:4-2-41	Applies to health benefit plans. Text of policy form shall not exceed tenth grade level or less than 50 on Flesch Read Ease score. Cancellation notices, renewal notices, disclosure forms, and notices of reductions in coverage do not require a readability score. Policy forms should be provided in an accessible and timely manner to those with disabilities or limited English proficiency.		
	3 CCR 702-5:5-1-18			Applies to automobile insurance policies (except commercial). Text of policy form must not exceed tenth grade level or less than 50 on Flesch Read Ease score. Cancellation notices, renewal notices, disclosure forms, and notices of reductions in coverage do not require a readability score.
	3 CCR 702-4:4-3-1	Applies to Medicare Supplement policies. Text of policy form must have a minimum 40 Flesch score. Policy shall contain an index or table of contents has more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words; text shall be printed in 10-point type, one-point leaded. Style, arrangement and overall appearance of policy should not give undue prominence to the text.		

**READABILITY REQUIREMENTS**

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CT (6/25)	§ 38a-297	Policy shall be readable if has Flesch score of at least 45 or equivalent approved by the commissioner; is printed in not less than 10-point type, one-point leaded; uses layouts and spacing which separate paragraphs; has section titles that stand out; avoids complicated language or sentences; the policy gives no undue prominence to one section; and contains a table of contents or index if contains more than 3 pages or 3000 words. Shall include separate outline of coverage showing major coverage, benefit, exclusion, and renewal provisions of the policy in understandable terms. May be filed with commissioner in any language. Insurer must certify any non-English language policy complies with requirements.	Policy shall be readable if has Flesch score of at least 45 or equivalent approved by the commissioner; is printed in not less than 10-point type, one-point leaded; uses layouts and spacing which separate paragraphs; has section titles that stand out; avoids complicated language or sentences; the policy gives no undue prominence to one section; and contains a table of contents or index if contains more than 3 pages or 3000 words.	Policy shall be readable if has Flesch score of at least 45 or equivalent approved by the commissioner; is printed in not less than 10-point type, one-point leaded; uses layouts and spacing which separate paragraphs; has section titles that stand out; avoids complicated language or sentences; the policy gives no undue prominence to one section; and contains a table of contents or index if contains more than 3 pages or 3000 words.
	§ 38a-298	Details how Flesch reading ease test score shall be measured.	Details how Flesch reading ease test score shall be measured.	Details how Flesch reading ease test score shall be measured.
	Regs. Conn. State Agencies §§ 38a-297-1 to 38a-297-6	Policies shall be in not less than 10-point type, one-point leaded, provided capital letters shall measure not less than 6-points. Section 38a-297-4 lists acceptable type-face styles. Certifications must include statement that policy complies with height requirements and must identify type-face styles used in the policy.	Policies shall be in not less than 10-point type, one-point leaded, provided capital letters shall measure not less than 6-points. Section 38a-297-4 lists acceptable type-face styles. Certifications must include statement that policy complies with height requirements and must identify type-face styles used in the policy.	Policies shall be in not less than 10-point type, one-point leaded, provided capital letters shall measure not less than 6-points. Section 38a-297-4 lists acceptable type-face styles. Certifications must include statement that policy complies with height requirements and must identify type-face styles used in the policy.

CONNECTICUT (cont.)

### READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
CT (cont.)	<p>Regs. Conn. State Agencies § 38a-430-2</p> <p>Regs. Conn. State Agencies § 38a-480-12</p> <p>Regs. Conn. State Agencies § 38a-480-9</p> <p>Regs. Conn. State Agencies § 38a-481-2</p> <p>Regs. Conn. State Agencies §§ 38a-676-2; 38a-676-3; 38a-676-2 Appendix I</p>	<p>Certification form to be included with Group Health form filings.</p> <p>Certification form to be included with Individual Accident and Health form filings.</p>	<p>Certification form to be included with Life and Annuity form filings.</p> <p>Certification form to be included with Life, Endowment and Annuity form filings.</p>	<p>Certification form to be included with Property and Casualty form filings.</p>

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
DE (6/25)	18 Del. C. §§ 2740 to 2741  18 Del Admin. Code 605-1.0 to 605-7.0			<p>Requires Flesch score of 40 or more for automobile policies.</p> <p>Requirements for private passenger automobile policies include readability, organization, self-contained coverages, and no non-essential provisions. Revision must proceed with the highest degree of care and caution, organized so the text follows logical thought patterns, coverages shall be self-contained and independent, located alike in a common area, non-essential provisions shall be eliminated and policy simplified wherever possible. Type size shall not be smaller than 8-point font, in legible type, captions and headings should stand out clearly, and white spaces should make distinct separation, defined words and terms should appear in a definition section. The policy should be written in everyday language to the extent possible; sentences should be short and simple; and policies should use a personal style (his, her, you). Policy forms should have a Flesch readability score of 40 or more, with exceptions. Insurers shall file a statement certifying compliance with these provisions.</p>

**DELAWARE (cont.)**



**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
DE (cont.)	18 Del. Admin. Code 701-1.0 to 701-7.0			Homeowners, including tenants and condominium unit - owners forms: policies requirements include readability, organization, self-contained coverages, and no non-essential provisions. Revision must proceed with the highest degree of care and caution, organized so the text follows logical thought patterns, coverages shall be self-contained and independent, located alike in a common area, non-essential provisions shall be eliminated and policy simplified wherever possible. Type size shall not be smaller than 8-point font; in legible type; captions and headings should stand out clearly; and white spaces should make distinct separation; there must be a comprehensive table of contents; defined words and terms should appear in a definition section. The policy shall be written in everyday language to the extent possible; sentences should be short and simple; and policies should use a personal style (his, her, you). Policy forms should have a Flesch readability score of 40 or more with exceptions. Insurers shall file a statement certifying compliance with these provisions.

**DELAWARE (cont.)**

## READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
DE (cont.)	18 Del. C. § 3303 to 3304	The style, arrangement and overall appearance of policy shall give no undue prominence to any portion of the text. Every printed portion plainly printed in light-faced type of style in general use; not less than 10 points with lower case unspaced alphabet length not less than 120 points.		
DC (6/25)	§§ 31-4725; 31-4726		Must score at least 40 on Flesch test or equivalent approved by the commissioner; printed in 10-point type, one-point leaded; should not unduly highlight one portion of policy; and if more than 3000 words on 3 or pages or has more than 3 pages shall have a table of contents or index. Policy written in a language other than English complies if company certifies that the policy has been translated from a compliant policy written in English. Commissioner, in his or her discretion may permit the use of a form that scores inadequately.	

DISTRICT OF COLUMBIA (cont.)

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
DC (cont.)	26-A DCMR §§ 510 to 511; Appx. 5-1			Automobile policies must contain a table of contents; each section shall be self-contained; policy shall be printed in not less than 10-point type; legible type style using captions, heading and spacing; written in everyday language; short sentences and personal style; technical terms avoided where possible; and Flesch score of 40 or equivalent approved by the superintendent. Automobile insurer must certify that form meets readability requirements.
	26-A DCMR § 1911	Applies to policies providing coverage for drug abuse, alcohol abuse, and mental illness. Policies shall be in no less than 10-point type; shall achieve a minimum of 40 on Flesch reading ease test.		
	26-A DCMR § 3511	Applies to HMOs for individual or group contracts or evidence of coverage. Shall include a table of contents; each section shall be self-contained; printed in 10-point type; printed in legible style with captions, headings and spacing; written in everyday language; technical terms should be avoided where possible; and should have a minimum of 40 Flesch score.		

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FL (6/25)	§ 627.4145	Must achieve a minimum of 45 Flesch test or equivalent approved by the office; use layouts and spacing that separates paragraphs; section titles that stand out from text; avoids complicated words or sentences; no undue prominence to any section of policy; contains table of contents or index if more than 3000 words or 3 pages; may have lower Flesch score if policy language requirement mandated by law. Filings must be accompanied by certification. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Must achieve a minimum of 45 Flesch test or equivalent approved by the office; use layouts and spacing that separates paragraphs; section titles that stand out from text; avoids complicated words or sentences; no undue prominence to any section of policy; contains table of contents or index if more than 3000 words or 3 pages; may have lower Flesch score if policy language requirement mandated by law. Filings must be accompanied by certification. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Must achieve a minimum of 45 Flesch test or equivalent approved by the office; use layouts and spacing that separates paragraphs; section titles that stand out from text; avoids complicated words or sentences; no undue prominence to any section of policy; contains table of contents or index if more than 3000 words or 3 pages; may have lower Flesch score if policy language requirement mandated by law. Filings must be accompanied by certification. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.

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GA (6/25)	§ 33-3-25	Allows commissioner to create regulations for policy simplification.	Allows commissioner to create regulations for policy simplification.	Allows commissioner to create regulations for policy simplification.
	<p>Ga Comp. R. &amp; Regs. 120-2-42-.01 to 120-2-42-.09</p> <p>Ga Comp. R. &amp; Regs. 120-2-10-.09</p>	<p>Applies to accident and sickness, or credit accident and sickness. Must have a minimum 40 Flesch score or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any section of text; contains a table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words. Filings shall be accompanied by a certificate stating that it meets the Flesch score.</p>	<p>Applies to life, annuities, or credit life policies. Must have a minimum 40 Flesch score or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any section of text; contains a table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words. Filings shall be accompanied by a certificate stating that it meets the Flesch score.</p>	<p>Applies to homeowners, tenants and personal automobile policies. Policies shall contain a table of contents; self-contained sections; printed in 10-point type, one-point leaded; legible type style with captions, headings and spacing; everyday language; short sentences and personal style; technical terms avoided where possible; and a minimum Flesch score of 40 or equivalent approved by the commissioner. Form filings shall be accompanied by a certificate that meets the Flesch score or that should be approved by the commissioner based on applicable federal or other state requirements.</p>

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HI (6/25)	§§ 431:10-101 to 431:10-109	Text shall be in plain language and achieves a minimum Flesch score of 40 or equivalent approved by the commissioner; shall be printed in not less than 10-point type; no undue prominence to any section; and table of contents or index when more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words.	Text shall be in plain language and achieves a minimum Flesch score of 40 or equivalent approved by the commissioner; shall be printed in not less than 10-point type; no undue prominence to any section; and table of contents or index when more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words.	Text shall be in plain language and achieves a minimum Flesch score of 40 or equivalent approved by the commissioner; shall be printed in not less than 10-point type; no undue prominence to any section; and table of contents or index when more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words.
ID (6/25)	No provision			
IL (6/25)	No provision			
IN (6/25)	§§ 27-1-26-1 to 27-1-26-12	Must have a minimum score of 40 on Flesch test or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any section; must contain table of contents or index if policy has 3000 or more words or 3 or more pages. Insurer issuing non-English policy must certify that the policy if translated to English would meet readability requirements. Filings shall be accompanied by a certificate stating that it meets the minimum reading ease score or the lower score has been approved in accordance to § 17-1026-9.	Must have a minimum score of 40 on Flesch test or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any section; must contain table of contents or index if policy has 3000 or more words or 3 or more pages. Insurer issuing non-English policy must certify that the policy if translated to English would meet readability requirements. Filings shall be accompanied by a certificate stating that it meets the minimum reading ease score or the lower score has been approved in accordance to § 17-1026-9.	

INDIANA (cont.)

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
IN (cont.)	§ 27-1-13-16			Applies to first-person property insurance policies. Notice of endorsements or riders restricting coverage must have a minimum score of 40 on Flesch test; printed in not less than 12-point type, one-point leaded.
IA (6/25)	IAC 191-28.14(509)	Applies to credit accident and health. Must have Flesch readability score of 40 or more. Filings shall be accompanied by a certification that meets Flesch requirement.	Applies to credit life. Must have Flesch readability score of 40 or more. Filings shall be accompanied by a certification that meets Flesch requirement.	
KS (6/25)	No provision			
KY (6/25)	§§ 304.14-420 to 304.14-450  806 KAR 14:121	Applies to personal lines policies, including accident and health. All policies shall be written in language easily readable and understandable by persons of average intelligence. Policies shall be printed in legible type and type face style. Policies shall be written in English.  KRS § 304.14-435 lists provisions for non-English policies.  Must be printed in not less than 10-point type, one-point leaded; policy must achieve a minimum score of 40 on the Flesch test or equivalent approved by the commissioner. Filings must be accompanied by a certification that meets the Flesch test. Commissioner may approve a lower reading ease score in certain circumstances.	Applies to personal lines policies, including life. All policies shall be written in language easily readable and understandable by persons of average intelligence. Policies shall be printed in legible type and type face style. Policies shall be written in English.  KRS § 304.14-435 lists provisions for non-English policies.  Must be printed in not less than 10-point type, one-point leaded; policy must achieve a minimum score of 40 on the Flesch test or equivalent approved by the commissioner. Filings must be accompanied by a certification that meets the Flesch test. Commissioner may approve a lower reading ease score in certain circumstances.	Applies to personal lines policies, including homeowners, dwelling fire, automobile. All policies shall be written in language easily readable and understandable by persons of average intelligence. Policies shall be printed in legible type and type face style. Policies shall be written in English.  KRS § 304.14-435 lists provisions for non-English policies.  Must be printed in not less than 10-point type, one-point leaded; policy must achieve a minimum score of 40 on the Flesch test or equivalent approved by the commissioner. Filings must be accompanied by a certification that meets the Flesch test. Commissioner may approve a lower reading ease score in certain circumstances.

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LA (6/25)	No provision			
ME (6/25)	24-A M.R.S.A. §§ 2441; 2443  ME Bulletin 146  ME Bulletin 331	<p>Policy must have a minimum 50 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of the policy; must contain table of contents or index if policy has 3000 or more words or more than 3 pages regardless of the number of words; filings shall be accompanied by a certification that policy meets Flesch score requirement. Superintendent may authorize a lower Flesch score in certain circumstances.</p> <p>All insurers filing health insurance forms must include individual Flesch scores certified by a company officer for each of the forms filed.</p>	<p>Policy must have a minimum 50 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of the policy; must contain table of contents or index if policy has 3000 or more words or more than 3 pages regardless of the number of words; filings shall be accompanied by a certification that policy meets Flesch score requirement. Superintendent may authorize a lower Flesch score in certain circumstances.</p> <p>All insurers filing life insurance forms must include individual Flesch scores certified by a company officer for each of the forms filed.</p>	<p>Policy must have a minimum 50 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of the policy; must contain table of contents or index if policy has 3000 or more words or more than 3 pages regardless of the number of words; filings shall be accompanied by a certification that policy meets Flesch score requirement. Superintendent may authorize a lower Flesch score in certain circumstances.</p> <p>Applies to commercial property insurers. Insurers should consider applying the readability standards set forth in 24-A M.R.S.A. §§ 2441 and 2443 to their coinsurance provisions in order to reach lower Flesch scores.</p>



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MD (6/25)	COMAR 31.10.02.01 to 31.10.02.05	Does not apply to group health or reinsurance. Must achieve a minimum score of 40 on the Flesch test; must contain a table of contents or index if more than 3000 words or more than 3 pages; no undue prominence to any portion of the text; not less than 10-point type, one-point leaded, with a lower case alphabet length not less than 120-point; filings must be accompanied by certification that meets the Flesch test.		
MA (6/25)	M.G.L.A. 175 § 2B  211 CMR 143.02 to 143.03	<p>Policy must achieve a minimum Flesch test score of 50; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must contain a table of contents or alphabetical subject index; filings must be accompanied by a certificate stating the Flesch score.</p> <p>Applies to required disclosures for credit accident and health insurance offered or extended to a consumer primarily for personal, family or household purposes. Disclosures must achieve a minimum Flesch scale readability score of at least 50; printed in not less than a 10-point type, one-point leaded; appearance must not give undue prominence to any portion of the text of the written disclosures; the organization of the content is conducive to the clarity of the form as well as enhances the clarity.</p>	<p>Policy must achieve a minimum Flesch test score of 50; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must contain a table of contents or alphabetical subject index; filings must be accompanied by a certificate stating the Flesch score.</p> <p>Applies to required disclosures for credit life insurance offered or extended to a consumer primarily for personal, family or household purposes. Required disclosures must achieve a minimum Flesch scale readability score of at least 50; printed in not less than a 10-point type, one-point leaded; appearance must not give undue prominence to any portion of the text of the written disclosures; the organization of the content is conducive to the clarity of the form as well as enhances the clarity</p>	Policy must achieve a minimum Flesch test score of 50; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must contain a table of contents or alphabetical subject index; filings must be accompanied by a certificate stating the Flesch score.

MASSACHUSETTS (cont.)

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
MA (cont.)	211 CMR §§ 71.04; 71.12	Applies to Medicare Supplement insurance. The text of policy forms must achieve a minimum Flesch readability score of 50; forms must be written in clear and understandable English. Technical terms must be avoided but if unavoidable, must be defined at least one time. The text of all riders and endorsements to be used with such policy forms shall separately achieve a Flesch score of 50 or higher. Each submission must be certified by a company official that each form meets the minimum Flesch score requirements established by M.G.L.A. 175 § 2B.		
MI (6/25)	§ 500.2236	Must have readability score of 45; policies with more than 3000 words or more than 3 pages shall have a table of contents.	Must have readability score of 45; policies with more than 3000 words or more than 3 pages shall have a table of contents.	Must have readability score of 45; policies with more than 3000 words or more than 3 pages shall have a table of contents.
MN (6/25)	§§ 72C.02 to 72C.13  Minnesota Rules, part 2700.1100 to part 2700.1300; Bulletin 78-2	Policy shall be written in language easily readable and understandable by a person of average intelligence and education; shall be printed in legible type (10-point type, one-point leaded) and in a type face style approved by the commissioner. Must achieve a minimum Flesch score of 40.  Provides examples of legible type face styles.	Policy shall be written in language easily readable and understandable by a person of average intelligence and education; shall be printed in legible type (10-point type, one-point leaded) and in a type face style approved by the commissioner. Must achieve a minimum Flesch score of 40.  Provides examples of legible type face styles.	Policy shall be written in language easily readable and understandable by a person of average intelligence and education; shall be printed in legible type (10-point type, one-point leaded) and in a type face style approved by the commissioner. Must achieve a minimum Flesch score of 40.  Provides examples of legible type face styles.
MS (6/25)	No provision			

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<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
MO (6/25)	No provision			
MT (6/25)	<p>§§ 33-15-325 to 33-15-327;</p> <p>§§ 33-15-337; 33-15-338</p>	Must receive a 40 Flesch reading or equivalent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; contains a table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words; filings must be accompanied by a certificate that meets readability requirements. Commissioner may authorize a lower Flesch score in certain circumstances.	Must receive a 40 Flesch reading or equivalent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; contains a table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of the number of words; filings must be accompanied by a certificate that meets readability requirements. Commissioner may authorize a lower Flesch score in certain circumstances.	Policy must use simple sentence structure, short sentences and personal style, use of commonly used words, avoidance of technical and legal terms where possible, logical organization of text, legibility; sections should be self-contained and independent; policy must contain a table of contents and notice section of important provisions; 10-point type, one-point leaded; printed in legible type style, must use captions, headings and spacing; policy must achieve minimum of 40 Flesch score. Commissioner may authorize a lower Flesch score in certain circumstances.

## READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
NE (6/25)	§§ 44-3401 to 44-3408	Minimum score of 40 on Flesch test or equivalent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must have table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words; filings must be accompanied by certification that meets minimum readability score.	Minimum score of 40 on Flesch test or equivalent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must have table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words; filings must be accompanied by certification that meets minimum readability score.	
NV (6/25)	§§ 687B.122 to 687B.128	Must achieve at least a 40 on Flesch test or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to text; contains table of contents or index if more than 3000 words or has more than 3 pages; filings must be accompanied by certification that meets Flesch score requirements or equivalent. If policy written in a language other than English, insurer must certify that it is translated from a policy written in English which complies.	Must achieve at least a 40 on Flesch test or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to text; contain table of contents or index if more than 3000 words or has more than 3 pages; filings must be accompanied by certification that meets Flesch score requirements or equivalent. If policy written in a language other than English, insurer must certify that it is translated from a policy written in English which complies.	

## READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
NH (6/25)	§§ 420-H:2 to 420-H:6	Must achieve a minimum of 40 Flesch score or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence To any portion of text; table of contents or index if more than 3000 words on 3 or fewer pages of text, or more than 3 pages; filings must be accompanied by a certificate that meets readability score. Commissioner may authorize a lower Flesch score in certain circumstances.	Must achieve a minimum of 40 Flesch score or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; table of contents or index if more than 3000 words on 3 or fewer pages of text, or more than 3 pages; filings must be accompanied by a certificate that meets readability score. Commissioner may authorize a lower Flesch score in certain circumstances.	

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
NJ (6/25)	<p>N.J.S.A. 17B:17-21 to 17B:17-23</p> <p>N.J.A.C. 11:2-18.1 to 11:2-18.7; 11:2-18 App.</p> <p>N.J.S.A. 56:12-10</p>	<p>Must achieve a minimum Flesch score of 40 or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must have table of contents or index if policy has more than 3000 words printed on fewer than 3 pages of text or more than 3 pages regardless of number of words; filings shall be accompanied by certificate stating that it meets readability requirements; commissioner may authorize a lower Flesch score in certain circumstances.</p>	<p>Must achieve a minimum Flesch score of 40 or equivalent approved by the commissioner; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must have table of contents or index if policy has more than 3000 words printed on fewer than 3 pages of text or more than 3 pages regardless of number of words; filings shall be accompanied by certificate stating that it meets readability requirements; commissioner may authorize a lower Flesch score in certain circumstances.</p>	<p>Printed in legible type style using captions, headings and spacing; printed in not less than 10-point type, one-point leading; policies with 3000 or more words, or 4 or more pages, shall have table of contents or alphabetical index; no undue prominence to any portion of text; sections shall be self-contained and independent; shall be written in everyday, conversational language with a personal style; technical terms or words shall be avoided wherever possible; shall have Flesch score of at least 40 or equivalent approved by the commissioner; shall complete affidavit of compliance; commissioner may authorize a lower Flesch score in certain circumstances.</p> <p>Guidelines to insure that a consumer contract shall be simple, clear, understandable and easily readable.</p>

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
NM (6/25)	§§ 59A-19-4 to 59A-19-5	Must achieve a minimum of 40 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of words; filings must be accompanied by a certificate that meets readability score. Superintendent may authorize a lower Flesch score in certain circumstances.	Must achieve a minimum of 40 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of words; filings must be accompanied by a certificate that meets readability score. Superintendent may authorize a lower Flesch score in certain circumstances.	
NY (6/25)	Ins. § 3102	Written in clear and coherent manner, where possible should use words with common and everyday meanings; must achieve a minimum of 45 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; table of contents or index if more than 3000 words or more than 3 pages regardless of words, adequate margins; filings must be accompanied by a certificate that meets readability score. Superintendent may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Written in clear and coherent manner, where possible should use words with common and everyday meanings; must achieve a minimum of 45 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; table of contents or index if more than 3000 words or more than 3 pages regardless of words, adequate margins; filings must be accompanied by a certificate that meets readability score. Superintendent may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Written in clear and coherent manner, where possible should use words with common and everyday meanings; must achieve a minimum of 45 Flesch score or equivalent approved by the superintendent; printed in not less than 10-point type, one-point leaded; table of contents or index if more than 3000 words or more than 3 pages regardless of words, adequate margins; filings must be accompanied by a certificate that meets readability score. Superintendent may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
NC (6/25)	§§ 58-38-1 to 58-38-40; 58-66-1 to 58-66-40	Filings must certify that policy has a Flesch score of 50 or more; printed in not less than 10-point type, one-point leaded; have an index of the major provisions; shall be written in a clear and logical form. Filings must be accompanied by a certificate that, in the judgment of the insurer, meets readability score. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Filings must certify that policy has a Flesch score of 50 or more; printed in not less than 10-point type, one-point leaded; have an index of the major provisions; shall be written in a clear and logical form. Filings must be accompanied by a certificate that, in the judgment of the insurer, meets readability score. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Filings must certify that policy has a Flesch score of 50 or more; printed in not less than 10-point type, one-point leaded; have an index of the major provisions; shall be written in a clear and logical form. Filings must be accompanied by a certificate that, in the judgment of the insurer, meets readability score. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.



**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
ND (6/25)	§ 26.1-33-30		Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or 3 pages or fewer pages of text, or more than 3 pages regardless of the number of words. Commissioner may authorize a lower Flesch score in certain circumstances. Commissioner may approve an alternative reading test to the Flesch reading ease test.	
	§§ 26.1-36-01; 26.1-36-14	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or 3 or fewer pages of text, or more than 3 pages regardless of the number of words. Commissioner may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or 3 or fewer pages of text, or more than 3 pages regardless of the number of words. Commissioner may authorize a lower Flesch score in certain circumstances.	

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
OH (6/25)	§§ 3902.03 to 3902.06	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Commissioner may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting requirements in § 3902.04.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Commissioner may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting requirements in § 3902.04.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Commissioner may authorize a lower Flesch score in certain circumstances.

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
OK (6/25)	36 Okl.St. Ann. §§ 3644 to 3647	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Commissioner may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Commissioner may authorize a lower Flesch score in certain circumstances. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy meeting these requirements.	
OR (6/25)	§§ 743.106 to 743.107	Policy must receive a minimum of 40 Flesch test or equivalent approved by the director; printed in not less than 12-point type, 13-point leading for health benefit plans, and 10-point font, 11-point leading for all other policies; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Director may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the director; printed in not less than 12-point type, 13-point leading for health benefit plans, and 10-point font, 11-point leading for all other policies; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets Flesch requirements. Director may authorize a lower Flesch score in certain circumstances.	

### READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
PA (6/25)	31 Pa. Code §§ 64.1 to 64.13; 64 App. A  31 Pa. Code § 73.136; 31 Pa. Code § 89b.11	Shall be written in understandable language; shall contain a definition or explanation of terminology that would not be ordinarily understood by a person of average intelligence.	Shall be written in understandable language; shall contain a definition or explanation of terminology that would not be ordinarily understood by a person of average intelligence.	Applies to private passenger automobile policies. Sentences should be as short as possible; forms should be written in simple words; policy forms should contain an index; shall use 10-point type, one-point leading (11-point spacing); policies shall have a Flesch score of 40 or more; filings shall be accompanied by Flesch analysis and test score.
PR (6/25)	No provision			

## READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
RI (6/25)	230-RICR-20-60-1.14	Applies to credit accident and health policies. Policy or certificate must be written in non-technical, understandable language and achieve a minimum Flesch score of 40. Filings shall be accompanied by a certification that meets Flesch requirements.	Applies to credit life policies. Policy or certificate must be written in non-technical, understandable language and achieve a minimum Flesch score of 40. Filings shall be accompanied by a certification that meets Flesch requirements.	
	230-RICR-20-30-5.5; 230-RICR-20-30-5.6;	Policy form may be approved unless the text does not exceed the 8 <sup>th</sup> -grade reading level per the Flesch-Kincaid formula; form is printed on 12-point type; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that provides a Flesch-Kincaid grade score and meets the minimum reading level requirement and standards. Commissioner may authorize a higher reading level or a waiver or modification of standards.		
	RI Health Bulletin 2010-3	All group and individual health insurance policies form filings must be accompanied by a certification that the text of the form produces a Flesch score of no higher than 8.9.		

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
SC (6/25)	§§ 34-29-166; 37-4-105	Applies to credit life insurance or credit accident and sickness insurance. Must have Flesch score no higher than seventh grade reading level.	Applies to credit life insurance or credit accident and sickness insurance. Must have Flesch score no higher than seventh grade reading level.	
	§§ 38-61-30 to 38-61-50	Requires department to promulgate readability standards for personal lines policies.	Requires department to promulgate readability standards.	Requires department to promulgate readability standards.
	S.C. Code of Regulations R. 69-5.1	Policy must receive a minimum of 40 Flesch test or equivalent approved by the director; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or more than 3 pages. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy. Filings shall be accompanied by a certification that meets readability requirements. Director may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the director; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or more than 3 pages. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy. Filings shall be accompanied by a certification that meets readability requirements. Director may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or equivalent approved by the director; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words or more than 3 pages. Non-English policies are in compliance if insurer certifies that the policy is translated from an English policy. Filings shall be accompanied by a certification that meets readability requirements. Director may authorize a lower Flesch score in certain circumstances.

## READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
SD (6/25)	§§ 58-11A-2 to 58-11A-6	Policy must receive a minimum of 40 Flesch test or equivalent score on any other comparable test; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements. Director may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or equivalent score on any other comparable test; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 or fewer pages or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements. Director may authorize a lower Flesch score in certain circumstances.	

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
TN (6/25)	§§ 56-7-1605 to 56-7-1607	Policy must receive a minimum of 40 Flesch test or equivalent test approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements. Commissioner may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or equivalent test approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements. Commissioner may authorize a lower Flesch score in certain circumstances.	
TX (6/25)	Ins. Code Art. 5.06; 5.35; Ins. Code § 2301.053 Commissioner's Order No. 92-0573  Ins. Code § 1501.260; 28 TX ADC §§ 3.601 to 3.602	Employer health benefit plans shall achieve a minimum 40 Flesch score; printed in not less than 10-point type, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements.		Personal automobile and residential property forms must be in plain language. Plain language is based on the minimum Flesch score or equivalent test set by the commissioner.

TEXAS (cont.)



**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
TX (cont.)	Ins. Code §§ 1201.101; 1201.108; 28 TAC §§ 3.3092 to 3.3102  28 TAC § 3.20	Applies to individual accident and health insurance. Outline of coverage shall meet readability requirements which may not be more difficult than a ninth grade reading level; must notify the commissioner as to the readability test adopted; insurer shall file readability score along with outline of coverage. Policy text should be logical, legible, and non-essential provisions shall be eliminated; table of contents or index may be utilized; short familiar words should be used; readability scores shall be submitted with policy approvals.  Must be written in plain language easy for consumers to understand; must achieve Flesch score of 40 with a statement of Flesch score in the document; printed in not less than 10-point type, easy to read font style and size, format that aids readability, form must contain table of contents or index if more than 3,000 words on three or less pages.	Must be written in plain language easy for consumers to understand; must achieve Flesch score of 40 with a statement of Flesch score in the document; printed in not less than 10-point type, easy to read font style and size, format that aids readability, form must contain table of contents or index if more than 3,000 words on three or less pages.	
UT (6/25)	No provision			

### READABILITY REQUIREMENTS

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
VT (6/25)	Vt. Admin Code 4-3-9:1 to 4-3-9:15  Vt. Admin. Code 4-3-10:7	Applies to credit accident and health. Shall be written in non-technical, readily understandable language, using words of common, everyday usage; shall have Flesch score of 40 or more. Filings shall be accompanied by a certification that meets readability requirements.	Applies to credit life. Shall be written in non-technical, readily understandable language, using words of common, everyday usage; shall have Flesch score of 40 or more. Filings shall be accompanied by a certification that meets readability requirements.	Shall be written in non-technical, readily understandable language, using words of common, everyday usage; shall have Flesch score of 40 or equivalent score on approved comparable reading test; printed in not less than 10-point type, one-point leaded.
VI (6/25)	No provision			

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
VA (6/25)	<p>§ 38.2-233</p> <p>§ 38.2-3735</p> <p>14 VAC 5-101-10 to 5-101-120</p>	<p>Applies to credit accident and sickness. Shall be written in non-technical, readily understandable language, using words of common, everyday usage; shall have Flesch score of 40 or more.</p> <p>Simplified language, logically and clearly arranged, legible format, understandable to a person of average intelligence with no special training or insurance knowledge. Policy of 3 or more pages shall have table of contents; sections shall be self-contained; printed in not less than 10-point type, shall have minimum Flesch score of 50 or an equivalent test approved by the commissioner; filings shall be accompanied by a readability certification. Commissioner may authorize a lower Flesch score in certain circumstances or an alternative to the Flesch reading score if it is comparable.</p>	<p>Applies to credit life. Shall be written in non-technical, readily understandable language, using words of common, everyday usage; shall have Flesch score of 40 or more.</p> <p>Simplified language, logically and clearly arranged, legible format, understandable to a person of average intelligence with no special training or insurance knowledge. Policy of 3 or more pages shall have table of contents; sections shall be self-contained; printed in not less than 10-point type, shall have minimum Flesch score of 50 or an equivalent test approved by the commissioner; filings shall be accompanied by a readability certification. Commissioner may authorize a lower Flesch score in certain circumstances or an alternative to the Flesch reading score if it is comparable.</p>	<p>Applies to credit property insurance. Shall be written in non-technical, readily understandable language, using words of common, everyday usage; shall have Flesch score of 40 or more. The application and enrollment request shall be printed in not less than 8-point boldface type, one-point leaded.</p>
WA (6/25)	No provision			

**READABILITY REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>HEALTH POLICY</b>	<b>LIFE AND DISABILITY</b>	<b>PERSONAL LINES, PROPERTY / CASUALTY</b>
WV (6/25)	§§ 33-29-5 to 33-29-7	Policy must receive a minimum of 40 Flesch test or an equivalent test approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements. Commissioner may authorize a lower Flesch score in certain circumstances.	Policy must receive a minimum of 40 Flesch test or an equivalent test approved by the commissioner; printed in not less than 10-point font, one-point leaded; no undue prominence to any portion of text; must contain table of contents or index if more than 3000 words on 3 pages or fewer or more than 3 pages regardless of number of words. Filings shall be accompanied by a certification that meets readability requirements. Commissioner may authorize a lower Flesch score in certain circumstances.	
WI (6/25)	§ 631.22  Wis. Adm. Code § Ins. 6.07	<p>Applies to consumer insurance policies. Use commonly understood language; should be legible and be appropriately divided and captioned.</p> <p>Medicare Supplement policies shall have a minimum Flesch score of 50; all other consumer insurance policies shall have minimum Flesch score of 40 or equivalent test approved by the commissioner; printed in not less than 10-point type, one-point leaded; table of contents or index if more than 3000 words or more than 3 pages; filings shall be accompanied by certificate that meets readability score. Commissioner may authorize a lower Flesch score in certain circumstances.</p>	<p>Applies to consumer insurance policies. Use commonly understood language; should be legible and be appropriately divided and captioned.</p> <p>Consumer insurance policies shall have a minimum Flesch score of 40 or equivalent test approved by the commissioner; printed in not less than 10-point type, one-point leaded; table of contents or index if more than 3000 words or more than 3 pages; filings shall be accompanied by certificate that meets readability score. Commissioner may authorize a lower Flesch score in certain circumstances.</p>	<p>Applies to consumer insurance policies. Use commonly understood language; should be legible and be appropriately divided and captioned.</p> <p>Consumer insurance policies shall have a minimum Flesch score of 40 or equivalent test approved by the commissioner; printed in not less than 10-point type, one-point leaded; table of contents or index if more than 3000 words or more than 3 pages; filings shall be accompanied by certificate that meets readability score. Commissioner may authorize a lower Flesch score in certain circumstances.</p>

**READABILITY REQUIREMENTS**

STATE	CITATION	HEALTH POLICY	LIFE AND DISABILITY	PERSONAL LINES, PROPERTY / CASUALTY
WY (6/25)	§ 26-23-329			Applies to title insurance. Shall be written in simple language; clearly arranged; and understandable to a person of normal intelligence.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.