

Insurance Institute of Kentucky

Proposed OHV Legislation

2020 SB 75 GA as passed by the Senate

- Defined “off-highway vehicles” (OHV) to include ATVs with a roll bar and seat belts.
- Allowed a local government to permit the use of OHVs on roadways that they control and to petition the KYTC for permission to include state highways in the ordinance.
- Required annual permits and stickers for limited highway use.
- OHVs must be insured as motorcycles to operate on highways.
- KYTC and/or the local government would place signs indicating where OHV use is permitted.

Insurance Institute of KY Concerns

Insurance Institute of Kentucky (IIK) is the state trade association representing property and casualty insurance companies and life insurance companies. Members of the IIK work toward policies that educate, support, and assist the Kentucky insurance consumer, market, and industry. Among other issues, we work to promote highway safety.

Highway safety is our primary concern with legislation expanding the use of OHVs on KY roadways. OHVs are not designed for highway use, and therefore should be restricted from being on the highways as much as possible. Current statutes permit OHVs to cross highways and travel up to 0.2 mile on a two-lane road when crossing.

West Virginia statute 17F-1-1 prohibits the OHVs from operating on a road or highway with a center line or more than two lanes except to cross the road. However, some restricted use is permitted on roads without a centerline or with two lanes for a distance of up to 10 miles to travel “between a residence or lodging and off-road trails, fields and areas of operation, including stops for food, fuel, supplies and restrooms...”

We realize that the goal of this legislation is to promote economic development, and that legislation is usually a balancing act between competing interests. We sincerely appreciate Sen. Wheeler’s efforts to improve the legislation to gain our support during this past session. However, the highway safety aspect of increasing the highway use of OHVs is one that is hard for us to overcome.