

304.39-087 Definition -- Submission of vehicle identification numbers and names of policyholders to Department of Vehicle Regulation -- Limitation of liability.

- (1) (a) As used in this subsection, "personal motor vehicle" means:
 1. A private passenger motor vehicle that is not used as a public or livery conveyance for passengers, nor rented to others; and
 2. Any other four-wheel motor vehicle that weighs six thousand (6,000) pounds or less which is not used in the occupation, profession, or business of the insured.
 - (b) Prior to January 1, 2027, every insurance company that writes liability insurance on personal motor vehicles in Kentucky shall, between the first and fifteenth day of each month, send to the Department of Vehicle Regulation a list of the vehicle identification numbers (VINs) of each personal motor vehicle covered by liability insurance issued by the insurer as of the last day of the preceding month and the name of each personal motor vehicle insurance policyholder. The information shall be submitted either electronically or by paper copy at the option of the Department of Vehicle Regulation.
 - (c) In the absence of malice, fraud, or gross negligence, an insurer and any authorized employee of the insurer shall not be subject to civil liability for libel, slander, or any other relevant tort, and no civil cause of action of any nature shall arise against the insurer or authorized employee, for submission of the information required by this subsection, including submission of inaccurate or incomplete information.
- (2) Every insurer that provides coverage for the security required under KRS 304.39-080 for personal motor vehicles, as defined in KRS 186A.040, shall comply with KRS 186A.040.

Effective: June 27, 2025

History: Amended 2025 Ky. Acts ch. 39, sec. 10, effective June 27, 2025. -- Created 2004 Ky. Acts ch. 130, sec. 1, effective July 13, 2004.