

**PUBLIC PROTECTION CABINET**  
**Department of Insurance**  
**Division of Property and Casualty Insurance**  
**(Amended at ARRS Committee)**

**806 KAR 20:030. Car valuation guides.**

RELATES TO: KRS 304.20-110

STATUTORY AUTHORITY: KRS 304.20-110

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.20-110 requires the commissioner to promulgate an administrative regulation to identify the nationally accepted used car valuation guides or tools to be used when determining the retail value of a wrecked, destroyed, or damaged motor vehicle, under KRS Chapter 186A. This administrative regulation establishes the nationally accepted used car valuation guides or tools to be used when determining the retail value of a wrecked, destroyed, or damaged motor vehicle.

Section 1. A property insurer, casualty insurer, and property and casualty insurer shall use the following car valuation guides when determining the retail value of a wrecked, destroyed, or damaged motor vehicle, under KRS Chapter 186A:

(1) The current version of the Kelley Blue Book available at <https://www.kbb.com/whats-my-car-worth/>, or any successor entity; or

(2) The current version of the J.D. Power Values/National Association of Auto Dealers guidelines available at <https://www.jdpower.com/cars>, or any successor entity.

(806 KAR 020:030. 52 Ky.R. 344, 749; eff. 2-3-2026.) COMPILER'S NOTE: 2025 RS HB 6, enacted by the General Assembly on March 27, 2025, altered the information to be provided at the time an administrative regulation is filed. Aside from formatting changes necessary to upload the regulation into the LRC's publication application, this regulation has been published as submitted by the agency.

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