

TRANSPORTATION CABINET
Department of Vehicle Regulation
Division of Motor Vehicle Licensing
(Emergency Amended at ARRS Committee)

601 KAR 9:120E. Accessible online insurance verification system.

RELATES TO: KRS 186.040, 186A.040, 186A.042

STATUTORY AUTHORITY: KRS 186A.040

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 186A.040(2)(a)3 requires the Transportation Cabinet, Department of Vehicle Regulation to establish, implement, and effectuate an online insurance verification system. Except as otherwise provided, this online verification system shall establish guidelines and requirements consistent with the IICMVA guidelines. This administrative regulation shall include provisions to secure the system's data against unauthorized access. This administrative regulation shall also include the information that insurers shall electronically submit, the format used, and the manner and frequency of submissions. This administrative regulation shall apply to both personal and commercial motor vehicles. In addition, this administrative regulation shall detail data retention times and may allow for an alternative method of reporting.

Section 1. Definitions.

- (1) "Accessible online insurance verification system" means the accessible online insurance verification system established by the department.
- (2) "Commercial motor vehicle" is defined by KRS 186A.040(1)(b).
- (3) "Commercial motor vehicle insurance" is defined by KRS 186A.040(1)(c).
- (4) "Department" is defined by KRS 186A.040(1)(d).
- (5) "IICMVA" is defined by KRS 186A.040(1)(e).
- (6) "Insurer" means an insurer that provides coverage for the security required under KRS 304.39-080.
- (7) "Personal motor vehicle" is defined pursuant to KRS 304.39-087(1)(a).
- (8) "Requestor" is defined by KRS 186A.040(1)(h).

Section 2. Insurers Responsibilities.

- (1) Insurers shall comply with all system requirements as specified in the Kentucky Automobile Insurers Reporting Guide located at <https://drive.ky.gov/Documents/Kentucky-Automobile-Insurer-Reporting-Guide.pdf>, consistent with guidelines established by the IICMVA.
- (2) Insurers shall ensure the security and protection of all data transmitted through the system, following the standards and protocols outlined in the Kentucky Automobile Insurers Reporting Guide.
- (3) Insurers shall electronically submit required insurance information for personal and commercial motor vehicles in the format, manner, and frequency specified in the Kentucky Automobile Insurers Reporting Guide.
- (4) Insurers with 1,000 or fewer active motor vehicle insurance policies may be permitted to use alternative reporting methods as set forth in the Kentucky Automobile Insurers Reporting Guide.

Section 3. Records retention.

- (1) The third-party vendor shall retain records of all insurance verification requests and responses for a period of twelve (12) months.
- (2) These records shall be made available to only requestors defined by KRS 186A.040(1)(h).

Section 4. This administrative regulation was found deficient by the Administrative Regulation Review Subcommittee on March 9, 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.