TRANSPORTATION CABINET
Department of Vehicle Regulation
Division of Motor Vehicle Licensing
(New Administrative Regulation)

601 KAR 9:121. Accessible online insurance verification system.

RELATES TO: KRS 186.040, 186A.040, 186A.042, 304.39-085(2)
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 under KRS 186A.040.
(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 186A.040(1)(g).
(8) "Requestor" is defined by KRS 186A.040(1)(h).

Section 2. Insurers Responsibilities.

(1) Insurers that submit information to the accessible online insurance verification system 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 motor vehicles in the format, manner, and frequency specified in the Kentucky Automobile Insurers Reporting Guide. If insurers of commercial motor vehicles opt in to the reporting requirements under KRS 186A.040, they shall also submit required insurance information for 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).

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.

601 KAR 9:121
REBECCA GOODMAN, Secretary
MATTHEW COLE, Commissioner

APPROVED BY AGENCY: November 4, 2026

FILED WITH LRC: November 12, 2026 at 2:30 p.m.

PUBLIC HEARING AND COMMENT PERIOD: A public hearing on this administrative regulation shall be held on January 21, 2027, at 11:30 a.m. EST, at the Kentucky Transportation Cabinet, 200 Mero Street, Frankfort, Kentucky 40622. Individuals interested in being heard at this hearing shall notify this agency in writing by five (5) working days prior to the hearing, of their intent to attend. If no notification of intent to attend the hearing is received by that date, the hearing may be cancelled. A transcript of the public hearing will not be made unless a written request for a transcript is made. If you do not wish to be heard at the public hearing, you may submit written comments on the proposed administrative regulation. Written comments shall be accepted through 11:59 PM on January 31, 2027. Send written notification of intent to be heard at the public hearing or written comments on the proposed administrative regulation to the contact person below.

CONTACT PERSON: Will Fogle, Executive Director, Transportation Cabinet, Office of Legal Services, 200 Mero Street, Frankfort, Kentucky 40622, Telephone: (502) 564-7650, Fax: (502) 564-5238, Email: William.Fogle@ky.gov