

### **304.47-010 Definitions for subtitle.**

As used in this subtitle, unless the context requires otherwise:

- (1) "Criminal syndicate" means five (5) or more persons collaborating to promote or engage in any fraudulent insurance act, as set forth in KRS 304.47-020(1), on a continuing basis;
- (2) "Division" means the Division of Insurance Fraud Investigation of the Kentucky Department of Insurance, its employees, or authorized representatives;
- (3) "Insurance policy" or "policy" means any individual or group policy, including those defined by KRS Chapter 342, certificate, or contract of an insurer, including reinsurance affecting the rights of any Kentucky resident or bearing a reasonable relation to Kentucky regardless of whether delivered or issued for delivery in Kentucky;
- (4) "Insured" means any person who is a named insured or beneficiary under an insurance policy or a person who is not a named insured or beneficiary under an insurance policy due to the fraudulent action of another, but who in good faith believes himself or herself to be an insured or beneficiary;
- (5) "Insurer" means any person, entity, organization, or reinsurer, including fraternal benefit societies as defined in Subtitle 29 of this chapter, nonprofit hospital, medical-surgical, dental, and health service corporation as defined in Subtitle 32 of this chapter, health maintenance organization as defined in Subtitle 38 of this chapter, prepaid dental plan organization as defined in Subtitle 43 of this chapter, or unauthorized insurer as defined in Subtitle 11 of this chapter, subject to regulation by or registration with the Department of Insurance under this chapter, and any "carrier," "self-insurer," or "insurance carrier" as defined by KRS Chapter 342;
- (6) "Law enforcement agency" means any federal, state, county, or consolidated police or law enforcement department and any prosecuting official of the federal, state, county, local, or consolidated government; and
- (7) "Statement" includes but is not limited to any notice, statement, proof of loss, bill of lading, invoice, account, estimate of property or casualty damages, bid or proposal relating to property or casualty damages, bill for services, diagnosis, prescription, hospital or physician record or report, X-ray, test result, or other evidence of loss, injury, or expense that is in any form, including oral, written, and electronic transmissions.

**Effective:** June 27, 2025

**History:** Amended 2025 Ky. Acts ch. 25, sec. 1, effective June 27, 2025. -- Amended 2010 Ky. Acts ch. 24, sec. 1581, effective July 15, 2010. -- Amended 2000 Ky. Acts ch. 253, sec. 3, effective July 14, 2000. -- Amended 1998 Ky. Acts ch. 213, sec. 6, effective July 15, 1998. -- Amended 1996 (1st Extra. Sess.) Ky. Acts ch. 1, sec. 86, effective December 12, 1996. -- Created 1994 Ky. Acts ch. 496, sec. 17, effective July 15, 1994.