

**Local Government Mandate Statement
Kentucky Legislative Research Commission
2025 Regular Session**

Part I: Measure Information

Bill Request #:	960	Bill #:	SB 232
Document ID #:	1369	Sponsor:	Senator David Yates
Bill Title:	AN ACT relating to insurance disclosures to dog bite and dog attack victims		

Unit of Government: City County Urban-County
 Charter County Consolidated Local Unified Local

Office(s) Impacted: Fiscal court

Requirement: Mandatory Optional

Effect on Powers & Duties: Modifies Existing Adds New Eliminates Existing

Other Fiscal Statement(s) that may exist: Actuarial Analysis Corrections Impact
 Health Benefit Mandate State Employee Health Plan

Part II: Bill Provisions and the Estimated Fiscal Impact Relating to Local Government

SB 232 would apply to dog owners and persons alleged to be liable for damages resulting from a dog bite or dog attack and their insurers. On written request from a dog bite/attack claimant or their attorney the owner or person alleged liable must within 30 days identify each known insurer that does/may provide insurance coverage to the owner or person alleged liable, or whether that person is self-insured. The owner or person alleged liable must forward the written request to all insurers named as providing such coverage. If an insurer receives such request the insurer must provide required information to the claimant or claimant’s attorney within 30 days, in writing, under oath and signed by a corporate officer or claims manager, or a copy of the policy declarations page.

If the written request of the claimant or their attorney does not contain sufficient information to allow the owner, person alleged liable, or insurer to provide the required information, they shall have 5 business days to provide written notice to the claimant or their attorney that there is not sufficient information to allow compliance with the Act.

Time for the insurer to provide the required information would be tolled until the dog owner, other person alleged liable, or insurer receives the required information.

Disclosure of the required information would not constitute a waiver of any defense or an admission of liability.

SB 232 would have no fiscal impact on cities that own or control dogs. According to the Kentucky League of Cities (KLC) the insurance policies currently held by cities provide coverage for dog bites or dog attacks. KLC characterizes the 30 days a city would have to provide required information to a claimant as a “brief” turnaround and believes it could impose an additional administrative burden on cities; however, there is no indication the burden would be such as to require hiring additional personnel or result in an additional cost to cities. The Kentucky Association of Counties believes SB 232 would have minimal, if any, negative fiscal impact on counties.

Data Source(s): Kentucky League of Cities; Kentucky Association of Counties; LRC staff

Preparer: MS **Reviewer:** AS (MDA) **Date:** 1/28/25