Frankenmuth Insurance Announces Kentucky No-Fault Rejection Form for Commercial Auto

The Kentucky Department of Insurance recently discovered that some companies may be interpreting the language of statute KRS 304.39-060(6) differently, as it relates to the frequency an insurance company must inform policyholders in writing of their right to reject the limitations on their tort rights.

KRS 304.39-060(6) states that: "Every insurance company when issuing an automobile policy to a resident of this Commonwealth must inform the buyer in writing in a form to be prescribed by the insurance commissioner of his or her right to reject the limitations of the tort rights and liabilities under this subtitle in the manner provided in subsections (4) and (7) of this section."

Effective January 1, 2023, Frankenmuth Insurance will begin mailing the No-Fault Rejection Form directly to new commercial auto policyholders and when a Kentucky driver is added to an existing policy.

Click here to view the Advisory Opinion 2022-0002.

For more information, please contact your Commercial Lines field manager or underwriter.