

**304.36-030 Scope of subtitle.**

- (1) This subtitle shall apply to all kinds of direct insurance, except:
  - (a) Life, annuity, health, or disability;
  - (b) Mortgage guaranty, financial guaranty, or other forms of insurance offering protection against investment risks;
  - (c) Credit insurance, vendors' single interest insurance, or collateral protection insurance or any similar insurance protecting the interests of a creditor arising out of a creditor-debtor transaction;
  - (d) Insurance of warranties or service contracts, including insurance that provides for the repair, replacement, or service of goods or property, indemnification for repair, replacement, or service for the operational or structural failure of the goods or property due to a defect in materials, workmanship, or normal wear and tear, or that provides reimbursement for the liability incurred by the issuer of agreements or service contracts that provide these benefits;
  - (e) Title insurance;
  - (f) Ocean marine insurance;
  - (g) Any transaction or combination of transactions between a person, including affiliates of the person, and an insurer, including affiliates of the insurer, that involves the transfer of investment or credit risk and that is unaccompanied by transfer of insurance risk; or
  - (h) Any insurance provided, written, reinsured, or guaranteed by any government or governmental agencies.
- (2) Notwithstanding subsection (1) of this section, this subtitle shall apply to health insurance where such insurance is written by a member of the Kentucky Insurance Guaranty Association.

**Effective:** July 15, 1998

**History:** Amended 1998 Ky. Acts ch. 99, sec. 2, effective July 15, 1998. -- Amended 1982 Ky. Acts ch. 123, sec. 16, effective July 15, 1982. -- Created 1972 Ky. Acts ch. 137, sec. 3, effective June 16, 1972.