

**304.45-050 Purchasing groups -- Exemptions from certain laws regarding liability insurance. (Effective January 1, 2018)**

A purchasing group and its insurer or insurers shall be subject to all applicable laws of this state, except that a purchasing group and its insurer or insurers shall be exempt from any law regarding liability insurance for the purchasing group that would:

- (1) Prohibit the establishment of a purchasing group;
- (2) Make it unlawful for an insurer to provide or offer to provide to a purchasing group or its members insurance on a basis that provides advantages based on the purchasing group's loss and expense experience not afforded to other persons with respect to rates, policy forms, coverages, or other matters;
- (3) Prohibit a purchasing group or its members from purchasing insurance on a group basis described in subsection (2) of this section;
- (4) Prohibit a purchasing group from obtaining insurance on a group basis because the group has not been in existence for a minimum period of time or because any member has not belonged to the group for a minimum period of time;
- (5) Require that a purchasing group have a minimum number of members, common ownership or affiliation, or certain legal form;
- (6) Require that a certain percentage of a purchasing group obtain insurance on a group basis;
- (7) Otherwise discriminate against a purchasing group or any of its members; or
- (8) Require that any insurance policy issued to a purchasing group or any of its members be countersigned by an insurance agent or broker residing in this state.

**Effective:** January 1, 2018

**History:** Repealed and reenacted 2017 Ky. Acts ch. 16, sec. 5, effective January 1, 2018. -- Amended 2010 Ky. Acts ch. 166, sec. 13, effective July 15, 2010. -- Amended 1990 Ky. Acts ch. 165, sec. 5, effective July 13, 1990. -- Created 1986 Ky. Acts ch. 308, sec. 5, effective July 15, 1986.