

**304.13-370 Increase in fire insurance premiums prohibited until the running of the appeal period or until approval by the board of the classification assigned.**

- (1) No insurer may increase premiums for fire insurance based on a fire protection classification until the expiration of the thirty (30) day period for appeal by the fire protection district, municipality or locality, as provided in KRS 304.13-355. If an appeal is filed, no insurer may increase such premiums until approval of the fire protection classification by the commissioner.
- (2) If the commissioner's reassignment or modification of a fire protection classification results in lower fire insurance premiums, the appropriate insurers shall make any refunds of paid premiums due to customers within the affected fire protection district, municipality or locality. Such refunds shall be determined from the date the advisory organization or insurer last assigned or reassigned the classification appealed.

**Effective:** July 15, 2010

**History:** Amended 2010 Ky. Acts ch. 24, sec. 1143, effective July 15, 2010. -- Amended 2000 Ky. Acts ch. 380, sec. 20, effective July 14, 2000. -- Amended 1980 Ky. Acts ch. 187, sec. 21, effective July 15, 1980. -- Created 1978 Ky. Acts ch. 199, sec. 6, effective June 17, 1978.