

**304.20-042 Termination or refusal to issue insurance due to credit history prohibited.**

- (1) No insurer shall decline to issue, cancel, nonrenew, or otherwise terminate property and casualty insurance contracts covering personal risks solely because of credit history, or lack of credit history.
- (2) For purposes of this section, "personal risks" shall have the meaning as defined in KRS 304.13-011.

**Effective:** July 14, 2000

**History:** Amended 2000 Ky. Acts ch. 540, sec. 4, effective July 14, 2000. -- Created 1998 Ky. Acts ch. 212, sec. 3, effective July 15, 1998.