Verification Data Manual

Kentucky Department of Insurance

November 7, 2025
Version 3.0

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STATUTORY AUTHORITY

KRS 91A.0806(1)

NECESSITY, FUNCTION, AND CONFORMITY

EO 2008-507, signed June 6, 2008, and effective June 16, 2008, created the Department of Insurance, headed by the Commissioner of Insurance. KRS 91A.0806(1) requires the Office of Insurance to establish criteria for the verification of risk location systems and programs. This administrative regulation establishes the risk location verification criteria, sets forth the process to obtain and renew verification, and sets forth the process for revocation of verification. This administrative regulation also establishes the process for an insurer with limited risks to request an order allowing an alternative form of risk location.

DEFINITIONS

(1)   "Broker" is defined in KRS 304.10-030.
(2)   "Department" means the Department of Insurance.
(3)   "Insurance company" means an entity holding a certificate of authority in accordance with KRS 304, Subtitle 3.
(4)   "Verified entity" means a vendor, insurance company or surplus lines broker that has received an order of verification from the Department of Insurance.
(5)   "Verified risk location system" means a risk location system or program that is the subject of an effective order of verification issued by the department that has not expired or otherwise been revoked.

DATA REQUIREMENTS

This section will document the data required from the applicant that will be needed for the verification process.

Format

Media Type: MOVEit

File Type: Character Delimited Text Format (^ Shift 6)

Required Fields

If providing raw address data (Actual Addresses):

• Street Number	Alpha-Numeric	Maximum Length 10
• Pre Directional Indicator	Alpha-Numeric	Maximum Length 10
• Street Name	Alpha-Numeric	Maximum Length 255
• Post Directional Indicator	Alpha-Numeric	Maximum Length 10
• City Name	Alpha-Numeric	Maximum Length 255
• State	Alpha-Numeric	Maximum Length 2
• Zip	Numeric	Maximum Length 9
• Taxing Entity Name	Alpha-Numeric	Maximum Length 255
• Taxing Code	Numeric	Maximum Length 4

Note: The Taxing Entity Name/Taxing Code should be null if the address is not within a Taxing District.

Note: The Taxing Code for the taxing entity should be the code reflected in the **Local Government Premium Tax Schedule** as distributed each year by the DOI.

Note: Pre/Post Directional Indicator illustrates the North in North Main Street, or Southwest, in 16th Ave. Southwest.

If providing address row data:

- Street Number (High)   Alpha-Numeric   Maximum Length 10
- Street Number (Low)   Alpha-Numeric   Maximum Length 10
- Odd/Even/Both (St Num)   Alpha-Numeric   Maximum Length 10
- Pre Directional Indicator   Alpha-Numeric   Maximum Length 10
- Street Name   Alpha-Numeric   Maximum Length 255
- Post Directional Indicator   Alpha-Numeric   Maximum Length 10
- City Name   Alpha-Numeric   Maximum Length 255
- State   Alpha-Numeric   Maximum Length 2
- Zip   Numeric   Maximum Length 9
- Taxing Entity Name   Alpha-Numeric   Maximum Length 255
- Taxing Code   Numeric   Maximum Length 4

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Note: Pre/Post Directional Indicator illustrates the North in North Main Street, or Southwest, in 16th Ave. Southwest.

<u>Data Examples</u>

<u>Raw Address Data</u>

123^^Main St.^SE^Frankfort^KY^40601^FRANKFORT^0006^
456^N^Washington St.^^Shelbyville^KY^40065^SHELBYVILLE^0107^
789^^Peachtree St.^^Louisville^KY^40222^LOUISVILLE^000l^

<u>Address Row Data</u>

3500^100^B^^Main St.^SE^Frankfort^KY^40601^FRANKFORT^0006^
1000^400^E^N^Washington St.^^Shelbyville^KY^40065^SHELBYVILLE^0107^
1500^700^O^^Peachtree St.^^Louisville^KY^40222^LOUISVILLE^0001^

Note: In the Address Row, B = Both sides of the Street E = Even numbers within the row of data O = Odd numbers within the row of data