

PREFACE

2025-2026 Edition

This book had its genesis in 1981. Your author, a young lawyer, was handling some car accident cases, but finding little information on Kentucky insurance law—especially the no-fault law, which was still in its infancy. The research he did for his own benefit expanded, and was turned into a slim volume entitled *Motor Vehicle Insurance—the Law in Kentucky*. The publisher was The Harrison Company, a small but highly professional company headquartered in Georgia.

By the 21st century, the book had gone through several editions and a minor name change, and was considerably thicker, with an assist from the appellate courts. The focus, though, was still the same—to provide a succinct and readable source of information for the practicing bar.

With the acquisition of Harrison by Thomson West, the prospect of writing for the new company was daunting indeed. This was, after all, the legal publisher we had all known since our first day of law school, the one that published many, if not most of the books we relied upon in our practices. The bar is set high. Hopefully, this volume will live up to the exceptional standard of publishing we take for granted.

As always, I owe a special thank-you to my wife, Suzanne. She has always been supportive, never complaining, even when a lawyer's long hours were made longer still through his writing pursuits.

Highlights in this 2025-2026 Edition include:

- Updated discussion on Fraud and misrepresentation - § 5:2
- Updated discussion Basic reparations benefits: Mechanics of collection - § 11:13
- Updated discussion Pro-rata clauses and court-ordered proration - § 12:2
- Updated discussion Limitation of actions issues where tortfeasor dies before or during litigation - § 13:6

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