



KENTUCKY TRANSPORTATION CABINET
Department of Vehicle Regulation
DIVISION OF MOTOR VEHICLE LICENSING

TC 96-159S
Rev. 05/2020
Page 1 of 1

AFFIDAVIT SUPPORTING TITLE APPLICATION BY AN INSURANCE COMPANY

(For use by insurance companies in compliance with KRS 186A.190 and 186A.520)

INSTRUCTIONS: Attach this form to the title application documents and deliver to the County Clerk's office in your county of residence. County Clerk information may be accessed at <https://drive.ky.gov/Pages/County-clerks.aspx>.

The affiant, Roland K. Beaumont states that he or she is Claims Manager
Title (President, Secretary, etc.)

1 of Cumberland Valley Mutual Insurance Company of Lexington, Fayette,
Name of Insurance Company City County

Kentucky, and that on the 26th day of February 20 26 Delphine R. Hoskins
Month Year Current Owner/Lienholder

received full claim settlement on this vehicle Nissan Passenger car
Make of Vehicle Type of Vehicle (car, trailer, etc.)

3 bearing Serial or Identification No. Altima VIN No. 1N4AL3AP6DC148592 Year 2013

Model 2.5 S Body Style Sedan Odometer reading 141,905.
(sedan, coupe, etc.) (required on all transfers)

Further, affiant states that he or she is aware of and has fully complied with all applicable requirements set forth in KRS 186A.190(4).

This AFFIDAVIT is made for the purpose of obtaining a certificate of title on said vehicle pursuant to KRS 186A.190 and KRS 186A.520 and the affiant further states that he/she is duly authorized to sign this affidavit for and on behalf of insurance company.

5 Roland K. Beaumont 03/02/2026
Signature of Affiant Date

Subscribed and sworn to before me by Roland K. Beaumont
Printed Name of Affiant

this 2nd day of March 20 26 Harriet L. Danforth, Notary Public
Month Year Signature of Person Administering Oath

My commission #: 742905 Notary Public
Title

My commission expires 11 / 30 / 2028
MM DD YYYY

How to fill out TC 96-159S — Affidavit Supporting Title Application by an Insurance Company

Kentucky · written against TC 96-159S (Rev 05/2020), issued under KRS 186A.190 and KRS 186A.520

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[/forms/kentucky/tc96159s-affidavit-supporting-title-application-by-an-insurance-company/](https://forms/kentucky/tc96159s-affidavit-supporting-title-application-by-an-insurance-company/)

How a written-off car leaves your name when you never signed anything for it. An insurer that has paid a total-loss claim swears this affidavit and applies for the title itself, and the parenthetical under the heading limits it to that: for use by insurance companies. A seller meets it twice - once when their own car is totalled and the certificate never comes back, and once when they are looking at a cheap car whose paperwork runs through an insurer.

This sheet is not the form. Download the blank TC 96-159S from the Kentucky Transportation Cabinet, Division of Motor Vehicle Licensing at <https://transportation.ky.gov/Organizational-Resources/Forms/TC%2096-159S.pdf> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	DEALER	The affiant and the company	The officer's name and job title, the insurance company's name, and the city and county it sits in. Watch out: For a seller reading this: the person named here is who to ask about the date the title application went in.
2	DEALER	The settlement	The day, month and year the current owner or lienholder received full claim settlement. Watch out: That is the date to match against your own record. If it is weeks before the state's record changed, the delay was in the paperwork rather than the payment.
3	DEALER	The vehicle	Make, type, identification number, year, model and body style. Watch out: Body style takes the form's own examples - sedan, coupe. It is describing the car for a clerk, not for an adjuster.
4	DEALER	The odometer reading	One figure, on the rule that says it is required on all transfers. Watch out: It is the reading at the point of the loss, and it is the last mileage the identification number will ever carry as a road vehicle.
5	DEALER	Sign it and swear it	The affiant's signature and date, printed name, then the oath, the administering officer's signature and title, and the commission details. Watch out: This affidavit stands in place of your signature on the assignment, which is precisely why the state insists it be sworn.

What gets this one rejected

- A private individual signing it. The parenthetical under the title restricts it to insurance companies.
- No date of settlement. The affidavit turns on the day the owner received full claim settlement, and it is the date the transfer runs from.
- An odometer line left empty. The printed note says a reading is required on all transfers, and a total loss is still a transfer.
- A signer with no stated authority. The purpose statement asserts the affiant is duly authorised to sign on behalf of the company.
- A vehicle described without an identification number. Everything the state does afterwards keys on it.
- An unsworn affidavit. The oath at the foot is what allows a title to be issued to somebody who holds no assignment.

☒ Amber is what you write ☐ Grey is a block somebody else completes The filled-in example is at the start of this sheet.

Read off TC 96-159S (Rev 05/2020) and the Kentucky Transportation Cabinet, Division of Motor Vehicle Licensing's own pages, current as of 2026-08-23. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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