

LYNCH & ASSOCIATES P.C.

Claims Handling for Kansas Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notification of claim. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 10 working days of receiving notification of claim unless payment is made during that period of time	KS ADC 40-1-34 KS ST § 40-2404(9)(b) N.A.I.C. 902-1 (January 1981 ed.)
Furnish the insurance department with an adequate response to any inquiry respecting a claim	Within 15 working days of receipt of inquiry	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)
Reply to all other pertinent communications from a claimant which reasonably suggest that a response is expected	Within 10 working days	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)
Provide necessary claim forms, instructions, and reasonable assistance to first-party claimant	Promptly upon receiving notification of claim. If compliance is within 10 working days of notification of a claim, the acknowledgment requirement above is satisfied.	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)
Complete investigation of a claim	Within 30 days after notification of claim	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.) KS ST § 40-2404(9)(c)
Advise first-party claimant of acceptance or denial of claim. Denial must be in writing and a copy of denial maintained in the claim file.	Within 15 working days after receipt of properly executed proofs of loss	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.) KS ST § 40-2404(9)(e)
If there is reasonable basis supported by specific information available for review by the insurance regulatory authority that the first-party claimant fraudulently caused or contributed to the loss by arson, advise claimant of the acceptance or denial of a claim	Within a reasonable time for full investigation after receipt of a properly executed proof of loss	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)
If more time is needed to determine whether a first-party claim should be accepted or denied, notify the first-party claimant giving the reasons more time is needed	Within 15 working days after receipt of the proofs of loss	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)
If investigation remains incomplete, send claimant	45 days from initial notification	KS ADC 40-1-34

a letter setting forth the reasons additional time is needed for investigation	and every 45 days thereafter	N.A.I.C. 902-1 (January 1981 ed.)
Give first-party claimant who is neither an attorney nor represented by an attorney written notice that the claimant's rights may be affected by a statute of limitations or a policy or contract time limit	30 days before the date on which the time limit may expire	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)
Give third-party claimant who is neither an attorney nor represented by an attorney written notice that the claimant's rights may be affected by a statute of limitations or a policy or contract time limit	60 days before the date on which the time limit may expire	KS ADC 40-1-34 N.A.I.C. 902-1 (January 1981 ed.)

(Current as of August 2008) - **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**

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