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Defending Insurance Companies & Self-Insureds

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CLAIMS HANDLING FOR KENTUCKY Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of claim to a first or third-party claimant	Within 15 working days after notification of a claim	806 Ky. Admin. Regs. 12:095 § 5(1)
Make an appropriate reply to all other communications from a first or third-party claimant which reasonably suggests that a response is expected	Within 15 working days following receipt of communication	806 Ky. Admin. Regs. 12:095 § 5(3)
Furnish the Department of Insurance with an adequate response in duplicate to any inquiry respecting a claim	Within 15 working days of receipt of the inquiry	806 Ky. Admin. Regs. 12:095 § 5(2)
Provide necessary claim forms, instructions and assistance to first-party claimant	Promptly Compliance within 15 working days of notification shall constitute compliance with (1) above	806 Ky. Admin. Regs. 12:095 § 5(4)
Affirm or deny liability on first and third-party claim	Reasonable time after receipt	806 Ky. Admin. Regs. 12:095 § 6(1)(a), 6(6)
Pay all claims to first-party claimant	Within 30 working days after receipt of notice and proof of claim	Ky. Rev. Stat. Ann. § 304.12-235 806 Ky. Admin. Regs. 12:095 § 6(1)(a), 6(6)
Give written notification to first-party claimant that states the need and reasons for additional investigative time	No later than 30 calendar days after receipt of the proof of loss	806 Ky. Admin. Regs. 12:095 § 6(2)(a)
Pay portion of the claim not in dispute	Within 30 calendar days after receipt of a properly executed statement of due proof of loss	806 Ky. Admin. Regs. 12:095 § 6(1)(a), 6(6)
Provide additional written notification to first-party claimant that the investigation remains incomplete and the reasons	Within 45 calendar days from the first notification and no more than every 45 calendar days thereafter until the investigation is complete	806 Ky. Admin. Regs. 12:095 § 6(2)(b)

Provide written notification to first-party claimant not represented by an attorney that his/her rights might be affected by a statute of limitation, coverage provision or other time limit	At least 30 calendar days before the date on which the time limit might expire	806 Ky. Admin. Regs. 12:095 § 6(4)
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(Current as of May 2010) – **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**