

## 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	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 6(A)</a>
Furnish the insurance department with an adequate response to any inquiry respecting a claim	Within 15 working days of receipt of inquiry	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 6(B)</a>
Reply to all other pertinent communications from a claimant which reasonably suggest that a response is expected	Within 10 working days	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 6(C)</a>
Provide necessary claim forms, instructions, and reasonable assistance to <b>first-party claimant</b>	Promptly upon receiving notification of claim. If compliance is within 10 working days of notification of a claim, the acknowledgment requirement above is satisfied.	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 6(D)</a>
Complete investigation of a claim	Within 30 days after notification of claim	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 7</a>
Advise <b>first-party claimant</b> 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	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 7(A)</a>
If more time is needed to determine whether a <b>first-party claim</b> should be accepted or denied, notify the <b>first-party claimant</b> giving the reasons more time is needed	Within 15 working days after receipt of the proofs of loss	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 7(C)</a>
If investigation remains incomplete, send claimant a letter setting forth the reasons additional time is needed for investigation	45 days from initial notification and every 45 days thereafter	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 7(C)</a>

Give <b>first-party claimant</b> 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	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 8(E)</a>
Give <b>third-party claimant</b> 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	<a href="#">Kan. Admin. Regs. § 40-1-34</a> <a href="#">N.A.I.C. 902-1 § 8(E)</a>

(Current as of May 2012) – **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**

\*The link provided is to the entire Kansas Administrative Code for the Insurance Department.  
In order to find the specific regulation, you will need to scroll down.