

Kentucky Assigned Claim Plan

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David Asher, CPCU
Manager

November 20, 2008

To: Adjusters for KACP Servicing Insurers

Subject: KACP Claim Handling Procedures

The Kentucky Assigned Claims Plan ("KACP") and its Servicing Companies are partners to provide PIP benefits to those entitled by statute.

The Assigned Claims Plan has several duties and responsibilities. They include, but are not limited to:

1. Review new applications for eligibility.
2. Assignment of claims to a servicing insurer.
3. Make disbursements to reimburse servicing insurers for benefits paid and handling fees earned.
4. Request reports, records and information on all claims.
5. Audit claims files at any time.

As Servicing Carrier adjusters handling KACP claims, you have the important responsibility of providing prompt and fair claims service to eligible applicants who have presented claims to KACP.

On the following page is a Guide for adjusters that addresses areas where problems can occur.

This guide is for training purposes only and is not intended to replace or supplement the Plan of Operation and Rules of the Kentucky Assigned Claims Plan. We urge you to review the Plan of Operations and Rules for additional information regarding the Kentucky Assigned Claims Plan.

Our website at www.kyinsplans.org includes the following:

- Plan of Operations and Rules
- Frequently Asked Questions
- KACP Application and Supplement
- Servicing Insurer Billing Summary Form and Instructions for completion.

Thank you for the service that you provide. Please do not hesitate to contact our office if you have questions.

Sincerely



David Asher, CPCU
Secretary Treasurer

**GUIDE FOR ADJUSTERS
KACP CLAIMS HANDLING PROCEDURES**

REPORTING:

Report	Due
Acknowledgement of Receipt of Claim with your claim number	Within 10 days after receipt of Assignment <i>(Rules, Section 5. Rule 1)</i>
30-Day Investigative Report	Within 30 days of receipt of Assignment <i>(Rules, Section 5. Rule 2)</i>
Status Reports - A copy of the revised Status Request form is attached	1 year after the 30-Day Report. As Requested by KACP. - When you Close your file. <i>(Plan of Operation p.4 of 6).</i>

BILLING:

When to bill	1. When Loss Payments have been completed. 2. When subrogation recovery is received.
How to bill	Please use the billing form that is located on the KACP website at www.kyinsplans.org

KACP encourages billing as a minimum on the above two occasions. More frequent billing is permitted. This will assure that servicing insurers are reimbursed in a timely manner for payments and fees. It further allows KACP to more accurately set reserves and complete the Assessment process.

Attached is the revised Servicing Insurer Billing Summary Form and instructions for completion which can be found at our website www.kyinsplans.org. Temporary use of equivalent forms will be allowed as long as they contain all information required on the KACP form.

Please note the addition of new information in the categories of Subrogation status and PIP Paid to Date. Proper completion of these items will eliminate the need for most status requests.

Effective November 2008

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Address

RE: Assignment Control #:
Your control #:
Claimant(s):

Dear _____,

The Plan of Operations requires servicing insurers to promptly report the disposition of claims assigned to it for handling and to make such other reports, records and information available upon request.

Please provide the following on the above claim:

Acknowledgement of receipt of claim and your claim number. (Rules, Section 5. Rule 1. *The servicing insurers shall, within ten (10) days after receipt of the assignment from the Bureau, acknowledge the receipt of the assignment and advise its claim control number.*)

30-Day Investigation Report (Rules, Section 5 Rule 2. *The servicing insurer shall within thirty (30) days determine the initial eligibility of the person to make claim and make an investigation report to the Bureau. If eligibility cannot be determined within such time, the servicing insurer shall notify the Bureau of its inability to do so.*)

Status of Claim

Open Closed

Comments: _____

Subrogation

Open Closed **If open, please check all of the following that apply:**

- Pursuing Claimant Insurer
- Pursuing Uninsured Owner
- Sub attorney involved
- Suit Filed
- Judgment Obtained

Comments: _____

Has final billing been sent to Kentucky Assigned Claims Plan?

Yes No

Has final subrogation recovery been sent to Kentucky Assigned Claims Plan?

Yes No

Sincerely,

Kentucky Assigned Claims Plan

Revised August 2008