



PUBLIC PROTECTION CABINET

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BULLETIN

2020-01

The following Bulletin is to advise the reader of the current position of the Kentucky Department of Insurance ("Department"), on the specified issue.

TO: ALL INSURERS, AGENTS, OR OTHER PERSONS LICENSED BY THE KENTUCKY DEPARTMENT OF INSURANCE

FROM: SHARON P. CLARK, COMMISSIONER

RE: REPORTING OF SUSPECTED FRAUDULENT INSURANCE ACTS

DATE: MARCH 26, 2020

All insurers, agents, or other persons licensed by the Kentucky Department of Insurance ("the Department") are required to report any and all suspected fraudulent insurance acts directly to the Department pursuant to Kentucky Revised Statute ("KRS") 304.47-050(2).

The purpose of this Bulletin is to clarify that licensees must submit fraud reports directly to the Fraud Division to satisfy this requirement. No exemption or alternative reporting procedure is authorized under Kentucky Law.

Licensees are encouraged to use the Department's [eServices web portal](#) to report suspected fraudulent insurance acts and upload supporting attachments. Licensees may also submit written reports to the Fraud Division by regular mail in hard copy format that contains the information specified by 806 Kentucky Administrative Regulation ("KAR") 47:020.

To supplement the required submissions under KRS 304.47-050(2), the Fraud Division will also receive submissions and accept reports from intermediaries, e.g. the National Association of Insurance Commissioners' Online Fraud Reporting System ("OFRS"), the National Health Care Anti-Fraud Association ("NHCAA"), and the National Insurance Crime Bureau ("NICB"). All

such submissions and reports shall be subject to confidentiality and all other provisions of KRS 304.47-055.

This bulletin replaces Bulletin 2017-02.

Questions regarding this bulletin should be directed to the Fraud Division, Phone: (502) 564-1461; Fax: (502) 564-1464; or email: DOI.FraudMail@ky.gov

A handwritten signature in black ink that reads "Sharon P. Clark". The signature is written in a cursive style with a large initial "S".

Sharon P. Clark, Commissioner
Kentucky Department of Insurance