

# Claim Handling

## FOR **NEVADA** PROPERTY & CASUALTY INSURANCE

COMPILED BY LYNCH & ASSOCIATES, P.C. ANCHORAGE, AK, WWW.NORTHLAW.COM



<b>ACT TO BE PERFORMED</b>	<b>COMPLIANCE TIMEFRAME</b>	<b>REFERENCE</b>
Give written acknowledgement of receipt of claim to the <b>first-party claimant</b> or <b>third-party claimant</b>	Within 20 working days after receipt of a claim	Nev. Admin. Code § 686A.665(1)
Make an appropriate reply to all other communications from a <b>first-party claimant</b> or <b>third-party claimant</b> which reasonably suggests that a response is expected	Within 20 working days following receipt of communication	Nev. Admin. Code § 686A.665(3)
Provide necessary claim forms, instructions and reasonable assistance to <b>first-party claimant</b>	Within 20 working days following receipt of notification of a claim	Nev. Admin. Code § 686A.665(4) Nev. Admin. Code § 686A.670(1)
Begin investigation of any claim	Within 20 working days following receipt of notification of a claim	Nev. Admin. Code § 686A.670(1)
Complete the investigation of a claim	Within 30 days after receipt of notice unless cannot be reasonably finished. "Days" not defined and, therefore, probably calendar.	Nev. Admin. Code § 686A.670(2)
Give written notification to <b>first-party claimant</b> or <b>third-party claimant</b> that states the need and reasons for additional investigative time and also specifies the additional time required to complete the investigation	Within 30 days after receipt of proof of loss	Nev. Admin. Code § 686A.675(3)
Advise the <b>first-party claimant</b> of the acceptance or denial of the claim	Within 30 working days after receipt of a properly executed proof of loss	Nev. Admin. Code § 686A.675(1)
Provide additional written notification that the investigation remains incomplete and the reasons	Within 30 working days from the first notification and no more than every 30 working days thereafter until the investigation is complete	Nev. Admin. Code § 686A.675(3)
Pay portion of the claim not in dispute	Within 30 working days after acceptance of the claim. Failure to pay can subject carrier to interest penalty.	Nev. Admin. Code § 686A.675(1)
Provide written notification to <b>first-party claimant</b> and <b>third-party claimant</b> not represented by an attorney that his/her rights might be affected by a statute of limitation, coverage provision or other time limit. Notice must clearly state the time limit that might be expiring and its effect upon the claim.	At least 60 days before the date on which the time limit might expire. "Days" not defined and, therefore, probably calendar.	Nev. Admin. Code § 686A.675(5)