

# Claim Handling

## FOR **VIRGINIA** 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>
Acknowledge receipt of a claim to the first-party claimant or third-party claimant	Within 10 working days of receipt of notification of claim	14 Va. Admin. Code § 5-400-50(A)
Make an appropriate reply to all pertinent communications from first-party claimant or third-party claimant which reasonably suggest a response is expected	Within 10 working days of receipt of communication	14 Va. Admin. Code § 5-400-50(B)
Furnish an adequate response to any inquiry from the Commission respecting a claim	Within 15 working days of receipt of such inquiry	14 Va. Admin. Code § 5-400-50(C)
Provide necessary claim forms, instructions, and reasonable assistance to first-party claimant or third-party claimant	Promptly upon receipt of notification of a claim  Compliance within 10 working days of notification shall constitute compliance with (A) above	14 Va. Admin. Code § 5-400-50(D)
Advise first-party claimant in writing of acceptance or denial of the claim	Within 15 working days after receipt of properly executed proofs of loss	14 Va. Admin. Code § 5-400-60(A)
Notify first-party claimant that more time is needed to investigate giving the reasons more time is needed	Within 15 working days after receipt of properly executed proofs of loss	14 Va. Admin. Code § 5-400-60(A)
Provide written notification to first-party claimant that the investigation remains incomplete and the reasons	Within 45 days from the first notification and every 45 days thereafter	14 Va. Admin. Code § 5-400-60(B)