

CLAIMS HANDLING FOR ALABAMA Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement of receipt of claim to first-party claimant	Within 15 calendar days from receipt of a claim	Ala. Admin. Code r. 482-1-125.06(1)
Furnish the insurance department with an adequate response to any inquiry	Within 10 working days of receipt of such inquiry	Ala. Admin. Code r. 482-1-125.06(2)
Reply to all pertinent written communications from first-party claimant which request a response	Within 15 calendar days from receipt of communication	Ala. Admin. Code r. 482-1-125.06(3)
Provide necessary claim forms, instructions or reasonable assistance to first-party claimants	Within 15 calendar days from receipt of claim Compliance with this paragraph shall constitute compliance with (1) above	Ala. Admin. Code r. 482-1-125.06(4)
Advise first-party claimant of acceptance or denial of the claim. Denial must be in writing.	Within 30 calendar days after receipt of properly executed proofs of loss	Ala. Admin. Code r. 482-1-125.07(1)
Give written notification to first-party claimant that specifically states the need and reasons for additional time to investigate	Within 30 calendar days or the time period specified in the policy after the receipt of proofs of loss and every 45 days thereafter	Ala. Admin. Code r. 482-1-125.07(2)
Insurer may not knowingly cease or prolong negotiations for settlement of a claim with the intention of allowing the statute of limitations to run	None specified	Ala. Admin. Code r. 482-1-125.07(4)
Tender payment after accepting liability, reaching an agreement on the amount of the claim and receipt of any documents necessary to consummate the settlement	Within 30 calendar days or the time period specified in the policy	Ala. Admin. Code r. 482-1-125.07(5)

(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 Alabama Department of Insurance Administrative Code. In order to find the specific section, you will need to click Chapter 482-1-125 standards for Property/Casualty Insurance Claims on the left-hand side.