

CLAIMS HANDLING FOR ALASKA Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement of claim to the first-party claimant and identify the person handling the claim	Within 10 working days after receipt of a claim	Alaska Admin. Code tit. 3, §26.040(a)(1)
Make an appropriate reply to all other communications from a first-party claimant which reasonably indicates that a response is expected	Within 15 working days following receipt of communication	Alaska Admin. Code tit. 3, §26.040(a)(2)
Provide necessary claim forms, instructions and assistance to first-party claimant	Promptly, upon receipt of notification of a claim	Alaska Admin. Code tit. 3, §26.040(a)(3)
Give written acknowledgement to the third-party claimant and identify the person handling the claim	Within 10 working days after receipt of a claim	Alaska Admin. Code tit. 3, §26.040(b)(1)
Make an appropriate reply to all other communications from a third-party claimant which reasonably indicates that a response is expected	Within 15 working days after receipt of communication	Alaska Admin. Code tit. 3, §26.040(b)(2)
Provide necessary claim forms, instructions and assistance to the third-party claimant	Promptly, upon receipt of notification of a claim	Alaska Admin. Code tit. 3, §26.040(b)(3)
Give written acknowledgement to the insured identifying the person handling the claim	Within 10 working days after notification of a claim received from or on behalf of an insured	Alaska Admin. Code tit. 3, §26.040(b)(4)
Complete the investigation of a claim	Within 30 working days after notification of the claim is received	Alaska Admin. Code tit. 3, §26.050(a)
Give written notification to the claimant that specifically states the need and reasons for additional investigative time and also specifies the additional time required to complete the investigation	Notification shall be given no later than the 30 th working day after notification of the claim is first received	Alaska Admin. Code tit. 3, §26.050(b)
Advise the first-party claimant in writing of the acceptance or denial of the claim	Within 15 working days after receipt of a properly executed statement of claim, proof of loss, or other acceptable evidence of loss unless another time limit is specified in the insurance policy	Alaska Admin. Code tit. 3, §26.070(a)(1)

Provide additional written notification that the investigation remains incomplete and the reasons	Within 45 working days from the first notification and no more than every 45 working days thereafter until the investigation is complete	Alaska Admin. Code tit. 3, §26.070(a)(1)
Pay portion of the claim not in dispute	Within 30 working days after receipt of a properly executed statement of claim, proof of loss or other acceptable evidence of loss	Alaska Admin. Code tit. 3, §26.070(a)(2)
Provide written notification to claimant 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 calendar days before the date on which the time limit might expire	Alaska Admin. Code tit. 3, §26.070(c)

(Current as of April 2012) – **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**