

CLAIMS HANDLING FOR GEORGIA Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notification of first-party claim . If acknowledgment not in writing, note and date acknowledgment in claim file	Within 15 days from receipt of notification of claim	Ga. Comp. R. & Regs. 120-2-52-.03(1)
Provide first-party claimant proof of loss forms with reasonable explanations regarding their use	Within 15 days from receipt of notification of claim Sending of forms constitutes compliance with acknowledgment requirement above	Ga. Code Ann. § 33-6-34(11)* Ga. Comp. R. & Regs. 120-2-52-.03(2)
Affirm or deny liability on all first-party property damage claims if completed proof of loss required	Within 15 days of receiving the completed proof of loss	Ga. Comp. R. & Regs. 120-2-52-.03(3)
Affirm or deny liability on all first-party property damage claims if completed proof of loss not required	Within 30 days from the day the claim was reported	Ga. Comp. R. & Regs. 120-2-52-.03(3)
Notify claimant that more time is needed to determine whether a first-party property damage claim should be accepted or denied stating the reasons that more time is needed an estimate of additional time needed to establish liability	Within 5 business days after the time in (3) above has elapsed. Total time to accept or deny liability shall not exceed 60 days.	Ga. Comp. R. & Regs. 120-2-52-.03(5)
Tender payment on first-party property damage claim	Within 10 days after coverage is confirmed and full amount of claim is determined and not in dispute	Ga. Comp. R. & Regs. 120-2-52-.03(4)
Tender payment where multiple coverages are involved, payments for individual coverages, not in dispute and where payee is known, if payment would terminate insurer's known liability under that individual coverage	Within 10 days	Ga. Comp. R. & Regs. 120-2-52-.03(4)

If appropriate, submit written request for arbitration to Commissioner	Upon affirmation of liability on a claim or for individual coverages where the claim involves multiple coverages and the amount payable is in dispute	Ga. Comp. R. & Regs. 120-2-52-.03(6)
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(Current as of May 2012) – **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**

* First you must review the GEORGIA CODE – FREE PUBLIC ACCESS disclaimer and select OK – Close. The statutory link provided is to the entire Georgia Code. In order to find the specific statutory section, you will need to click the plus symbol next to Title 33. Insurance, then click the plus symbol next to Chapter 6 Unfair Trade Practices, then click the plus symbol next to Article 2. Unfair Claims Settlement Practices, and finally click the specific section referenced.