

CLAIMS HANDLING FOR PENNSYLVANIA Property & Casualty Insurance

| ACT TO BE PERFORMED | COMPLIANCE TIMEFRAME | REFERENCE |
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| Acknowledge in writing receipt of a claim to the first-party claimant or third-party claimant | Within 10 working days from receipt of notification of claim | 31 Pa. Code § 146.5(a) |
| Reply to any inquiry from the Department with adequate responses | Within 15 working days from receipt of inquiry | 31 Pa. Code § 146.5(b) |
| Reply to all pertinent communications from first-party claimant or third-party claimant which reasonably suggests that a recompense is expected | Within 10 working days from receipt of communication | 31 Pa. Code § 146.5(c) |
| Provide necessary claim forms, instructions and reasonable assistance to first-party claimant | Within 10 working days from notification of the claim Compliance within 10 working days from notification of claim shall constitute compliance with (a) above | 31 Pa. Code § 146.5(d) |
| Complete the investigation of the claim | Within 30 days after notification of claim | 31 Pa. Code § 146.6 |
| Provide written notification to first-party claimant or third-party claimant that provides a reasonable explanation for any delay beyond 30 days and when a decision may be expected | Within 30 days after notification of claim and every 45 days thereafter | 31 Pa. Code § 146.6 |
| Advise the first-party claimant of the acceptance or denial of the claim | Within 15 working days after receipt of properly executed proofs of loss | 31 Pa. Code § 146.7(a)(1) |
| Provide written notification to first-party claimant that investigation remains incomplete and the reasons and when a decision may be expected | Within 15 working days after receipt of the proofs of loss. If additional time is needed, within 30 days from the initial notification and every 45 days thereafter | 31 Pa. Code § 146.7(c)(1) |
| Provide written notification to first-party claimant who is not represented by an attorney that rights might be affected by a statute of limitations or a policy or contract time limit | At least 30 days before the date on which the time limit may expire | 31 Pa. Code § 146.7(e) |

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| Provide written notification to third-party claimant who is not represented by an attorney that rights might be affected by a statute of limitations or a policy or contract time limit | At least 60 days before the date on which the time limit may expire | 31 Pa. Code § 146.7(e) |
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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.**