

## CLAIMS HANDLING FOR WASHINGTON Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Honor draft given in settlement of claim	Within 3 working days of notice of receipt by the payor bank	<a href="#">Wash. Admin. Code § 284-30-330(15)</a>
Deliver a check or draft to payee in payment of a settled claim	Within 15 business days after receipt by insurer or its attorney of properly executed releases or other settlement documents	<a href="#">Wash. Admin. Code § 284-30-330(16)</a>
Furnish appropriate release or settlement document to an insured or <b>first-party or third-party claimant</b>	Within 20 working days after a settlement has been reached	<a href="#">Wash. Admin. Code § 284-30-330(16)</a>
Acknowledge receipt of notification of a claim. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 10 working days	<a href="#">Wash. Admin. Code § 284-30-360(1)</a>
Acknowledge receipt of notification of a claim arising under group insurance contract. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 15 working days	<a href="#">Wash. Admin. Code § 284-30-360(1)</a>
Furnish office of the insurance commissioner with an adequate response to any inquiry	Within 15 working days of receipt of the inquiry	<a href="#">Wash. Admin. Code § 284-30-360(2)</a>
Reply to all other pertinent communications from a <b>first-party or third-party claimant</b> which reasonably suggest that a response is expected	Within 10 working days	<a href="#">Wash. Admin. Code § 284-30-360(3)</a>
Reply to all other pertinent communications arising under group insurance contracts from a <b>first-party or third-party claimant</b> which reasonably suggest that a response is expected	Within 15 working days	<a href="#">Wash. Admin. Code § 284-30-360(3)</a>
Provide necessary claim forms, instructions, and reasonable assistance to <b>first-party claimants</b>	Promptly upon receiving notification of claim. If compliance is within 10 working days, or 15 working days for claims arising under group insurance contracts, acknowledgment requirement above is satisfied.	<a href="#">Wash. Admin. Code § 284-30-360(4)</a>
Complete investigation of a claim	Within 30 days after notification of a claim	<a href="#">Wash. Admin. Code § 284-30-370</a>

Advise <b>first-party claimant</b> of acceptance or denial of claim. Denial must be in writing and a copy of the denial maintained in the claim file.	Within 15 working days after receipt of properly executed proofs of loss	<a href="#">Wash. Admin. Code § 284-30-380(1)</a>
If more time is needed to determine whether a <b>first-party claim</b> should be accepted or denied, notify <b>first-party claimant</b> that more time is needed and give reasons for additional time	Within 15 working days after receipt of the proofs of loss	<a href="#">Wash. Admin. Code § 284-30-380(3)</a>
If investigation remains incomplete, send <b>first-party</b> or <b>third-party claimant</b> a letter setting forth the reasons additional time is needed for investigation	Within 45 days from the date of the initial notification and no later than every 30 days thereafter	<a href="#">Wash. Admin. Code § 284-30-380(3)</a>
Give <b>first-party claimant</b> who is neither an attorney nor represented by an attorney written notice that claimant's rights may be affected by a statute of limitations or a policy or contract time limit	30 days before the date on which such time limit may expire	<a href="#">Wash. Admin. Code § 284-30-380(5)</a>
Give <b>third-party claimant</b> who is neither an attorney nor represented by an attorney written notice that claimant's rights may be affected by a statute of limitations or a policy or contract time limit	60 days before the date on which such time limit may expire	<a href="#">Wash. Admin. Code § 284-30-380(5)</a>

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