



## Claims Handling for Alaska

Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement of claim to the <b>first-party claimant</b> and identify the person handling the claim	Within 10 working days after receipt of a claim	3 AAC 26.040 (a)(1)
Make an appropriate reply to all other communications from a <b>first-party claimant</b> which reasonably indicates that a response is expected	Within 15 working days following receipt of communication	3 AAC 26.040 (a)(2)
Provide necessary claim forms, instructions and assistance to <b>first-party claimant</b>	Promptly, upon receipt of notification of a claim	3 AAC 26.040 (a)(3)
Give written acknowledgement to the <b>third-party claimant</b> and identify the person handling the claim	Within 10 working days after receipt of a claim	3 AAC 26.040 (b)(1)
Make an appropriate reply to all other communications from a <b>third-party claimant</b> which reasonably indicates that a response is expected	Within 15 working days after receipt of communication	3 AAC 26.040 (b)(2)
Provide necessary claim forms, instructions and assistance to the <b>third-party claimant</b>	Promptly, upon receipt of notification of a claim.	3 AAC 26.040 (b)(3)
Give written acknowledgement to the <b>insured</b> identifying the person handling the claim	Within 10 working days after notification of a claim received from or on behalf of an insured	3 AAC 26.040 (b)(4)
Complete the investigation of a claim	Within 30 working days after notification of the claim is received	3 AAC 26.050 (a)
Give written notification to the <b>claimant</b> 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 <sup>th</sup> working day after notification of the claim is first received	3 AAC 26.050 (b)
Advise the <b>first-party claimant</b> 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	3 AAC 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	3 AAC 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	3 AAC 26.070 (a)(2)

Provide written notification to <b>claimant</b> 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	3 AAC 26.070 (c)
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Information current as of December 2008. This guide is a summary and is intended to give readers an overview. The summary is not and should not be taken as legal advice or legal opinion. Although every effort has been made to be accurate the document is a summary and its accuracy cannot be guaranteed. Also, laws do change over time and will apply differently as changes occur.