

LYNCH & ASSOCIATES P.C.

Claims Handling for Arizona Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notification of claim. If acknowledgement is not made in writing, make notation in claim file.	Within 10 working days of receipt of a claim unless payment is made within such period of time	AZ ADC R20-6-801(E)(1)
Respond to any inquiry from the Department of Insurance	Within 15 working days of receipt of inquiry	AZ ADC R20-6-801(E)(2)
Reply to pertinent communication from a claimant which reasonably suggests that a response is expected	Within 10 working days of communication	AZ ADC R20-6-801(E)(3)
Provide necessary claim forms, instructions and assistance to first-party claimant	Promptly, upon receipt of notification of a claim (within 10 working days of notification of claim satisfies acknowledgment requirement above)	AZ ADC R20-6-801(E)(4)
Complete the investigation of a claim	Within 30 working days after notification of claim	AZ ADC R20-6-801(F)
If investigation remains incomplete, send letter to the claimant setting forth the reasons additional time is needed for investigation	45 days from the date of the initial notification of claim and every 45 days thereafter	AZ ADC R20-6-801(G)(1)(b)
Advise the first-party claimant in writing of the acceptance or denial of the claim. Denial must be given in writing and copy maintained in claim file.	Within 15 working days after receipt of properly executed proofs of loss	AZ ADC R20-6-801(G)(1)(a)
If more time is needed to determine acceptance or denial of the claim, notify the first-party claimant giving the reasons more time is needed	Within 15 working days after receipt of the proofs of loss	AZ ADC R20-6-801(G)(1)(b)
Pay first-party claim (from and after 7/15/1986)	Within 30 days after receipt of an acceptable proof of loss which contains all information necessary for claim adjudication. Date of payment is date shown by the postmark or other official mark of the United States mail stamped on the payment envelope.	A.R.S. § 20-462(A) – (B)
Provide written notice to first-party claimant who is not an attorney nor represented by an attorney that his/her rights might be affected by a statute of limitation or a policy or contract time limit. Notice must clearly state that the time limit may be expiring and may affect the claimant's right.	30 days before the date on which such time limit may expire	AZ ADC R20-6-801(G)(4)
Provide written notice to third-party claimant	60 days before the date on which	AZ ADC R20-6-

who is not an attorney nor represented by an attorney that his/her rights might be affected by a statute of limitation or a policy or contract time limit. Notice must clearly state that the time limit may be expiring and may affect the claimant's right.	such time limit may expire	801(G)(4)
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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.