

# LYNCH & ASSOCIATES P.C.

## Claims Handling for Arkansas Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notification of claim. If acknowledgement is not made in writing, make dated notation in claim file.	Within 15 working days upon receiving notification of a claim	AR ADC INS 43 § 7(a)
Furnish forms for proof of loss	Within 20 calendar days after a loss has been reported (or thereafter waive proof of loss requirements)	AR ADC INS 43 § 7(a) Ark. Code Ann. § 23-79-126 (1987)
Respond to any inquiry from the Arkansas Insurance Department	Within 15 working days of inquiry	AR ADC INS 43 § 7(b)
Make an appropriate reply to all other pertinent communications from a <b>claimant</b> which reasonably suggest that a response is expected	Within 15 working days	AR ADC INS 43 § 7(c)
Provide necessary claim forms, instructions and assistance to <b>first-party claimant</b>	Promptly, upon receipt of notification of a claim	AR ADC INS 43 § 7(d)
Complete the investigation of a claim	Within 45 calendar days after notification of claim	AR ADC INS 43 § 8
Notify <b>claimant</b> that additional time is required for completion of investigation of a claim and the reasons for needing the additional time	Not specified	AR ADC INS 43 § 8
If investigation remains incomplete, send letter to <b>claimant</b> setting forth the reasons additional time is needed for investigation	45 calendar days from the date of the initial notification and not more than every 45 calendar days thereafter	AR ADC INS 43 § 9(a)(2)
Advise <b>first-party claimant</b> of the acceptance or denial of the claim. Denial must be in writing and copy maintained in claim file.	Within 15 working days after receipt of properly executed proofs of loss	AR ADC INS 43 § 9(a)(1)
Notify <b>first-party claimant</b> in writing that more time is needed to determine whether a <b>first party claim</b> should be accepted or denied and state the reasons for needing the additional time	Within 15 working days after receipt of the proofs of loss	AR ADC INS 43 § 9(a)(2)
Provide written notice to <b>first-party claimant</b> 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 working days before the date on which such time limit may expire	AR ADC INS 43 § 9(d)
Provide written notice to <b>third-party claimant</b> 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.	60 calendar days before the date on which such time limit may expire	AR ADC INS 43 § 9(d)

Mail or deliver claim checks or drafts to <b>claimant</b>	Within 10 working days after the claims are processed, all claim investigations are completed and said claim files are closed and ready for payment	AR ADC INS 43 § 9(f)
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(Current as of August 2008) - **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**

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