



Claims Handling for California  
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notice of a claim to the <b>claimant</b>	Within 15 calendar days after receipt of a notice of a claim	10 CA ADC 2695.5(e)(1)
Make an appropriate reply to all communications from a <b>claimant</b> regarding a claim which reasonably suggests that a response is expected	Within 15 calendar days following receipt of communication	10 CA ADC 2695.5(b)
Provide necessary claim forms, instructions and reasonable assistance to <b>claimant</b>	Within 15 calendar days after receipt of a notice of a claim	10 CA ADC 2695.5(e)(2)
Begin any necessary investigation of a claim	Within 15 calendar days after receipt of a notice of a claim	10 CA ADC 2695.5(e)(3)
Advise the <b>claimant</b> of the acceptance or denial of the claim in whole or in part	Within 40 calendar days after receipt of proof of claim. If rejecting: (a) for first party claimant must list all factual and legal bases with explanation of any statute or law if applicable within insurer's knowledge; (b) for third party claimant the denial or rejection of liability must be in writing. Can be increased to 80 days or suspended completely if carrier has reasonable basis supported by specific information for belief that claim is false or fraudulent.	10 CA ADC 2695.7(b)(1)
Provide additional written notification that the investigation remains incomplete and the reasons	Within 40 calendar days from the first notification and no more than every 30 calendar days thereafter until the investigation is complete	10 CA ADC 2695.7(c)(1)
Pay portion of the claim not in dispute	Immediately but no later than within 30 calendar days	10 CA ADC 2695.7(h)
Provide written notification to <b>claimant</b> not represented by an attorney of any statute of limitation or other time limit upon which the carrier might rely to deny a claim. Notice must clearly state the time limit that might be expiring and its effect upon the claim.	No less than 60 calendar days before the date on which the time limit might expire. If notice of claim is received by carrier within the sixty days prior to expiration, the notice of expiration must be given immediately.	10 CA ADC 2695.7(f)

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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.