



LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

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CLAIMS HANDLING FOR DELAWARE Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Provide preliminary responses to inquires from the Department of Insurance	Within 21 calendar days of inquiry	Del. Code Ann. tit. 18, § 2304(26)
Acknowledge and respond to communication from insured regarding claim	Within 15 working days of receipt of communication	Del. Code Regs. tit. 18 ch. 900 § 902-1.2.1.2
Implement prompt investigation of claim	Within 10 working days upon receipt of the notice of the loss	Del. Code Regs. tit. 18 ch. 900 § 902-1.2.1.3
Affirm or deny coverage of a claim in writing or other proper legal manner	Within 30 days after proof of loss statements have been received	Del. Code Regs. tit. 18 ch. 900 § 902-1.2.1.5
Advise the person presenting the claim in writing or other proper legal manner of the reason for the inability to affirm or deny coverage of a claim	Within 30 days after proof of loss statements have been received	Del. Code Regs. tit. 18 ch. 900 § 902-1.2.1.5
Provide an explanation of the basis in the insurance policy in relation to facts or applicable law for denial of a claim or for the offer of a compromise settlement	Promptly when requested	Del. Code Regs. tit. 18 ch. 900 § 902-1.2.1.13
Make payment once liability has been resolved, and an amount agreed upon, or ordered by the court, or awarded by an arbitration panel	Within 30 days from the date of the agreement, memorialized in writing; final order by the court; or unappealed arbitration award.	Del. Code Regs. tit. 18 ch. 900 § 903-4.0, 5.0

(Current as of May 2010) – This chart is not to be used as a substitute for reviewing the actual statutes and regulations.