



Claims Handling for Delaware
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Provide preliminary substantive responses to inquiries from the Department of Insurance	Within 21 calendar days of inquiry	18 Del.C. § 2304(26)
Acknowledge and respond to communication from insured regarding claim	Within 15 working days of receipt of communication	DE ADC 18 900 902 1.2.1.2
Implement prompt investigation of claim	Within 10 working days upon receipt of the notice of loss	DE ADC 18 900 902 1.2.1.3
Affirm or deny coverage or a claim in writing or other proper legal manner	Within 30 days after proof of loss statements have been received	DE ADC 18 900 902 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 or a claim	Within 30 days after proof of loss statements have been received	DE ADC 18 900 902 1.2.1.5

(Current as of August 2008) - **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**