



LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

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CLAIMS HANDLING FOR THE DISTRICT OF COLUMBIA Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge and act upon communication with respect to claims arising under insurance policies	Promptly	D.C. Code § 31-2231.17(b)(2)
Conduct investigation	Promptly	D.C. Code § 31-2231.17(b)(3)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed or investigation has been completed	D.C. Code § 31-2231.17(b)(5)
Settle claims where liability has become reasonably clear	Promptly	D.C. Code § 31-2231.17(a)(5)
Provide a reasonable explanation of the basis for a denial of a claim	Promptly upon request	D.C. Code § 31-2231.17(a)(6)

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

*The link provided is to the entire District of Columbia Official Code. In order to find the specific section, you will need to click on Title 31 Insurance and Securities, then click Continue to WebLinks, then click the plus symbol next to Subtitle II. Regulation of Insurance Industry Generally, then click the plus symbol next to Chapter 22A. Unfair Insurance Trade Practices, and finally click on the specified section.