



Claims Handling for Florida
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge and act upon communications with respect to claims	Promptly	F.S.A. § 626.9541(1)(i)(3)(c)
Affirm or deny full or partial coverage of claim. As to partial coverage, provide the dollar amount or extent of coverage.	Within 30 days after proof-of-loss statements have been completed	F.S.A. § 626.9541(1)(i)(3)(e)
Upon written request, provide a written statement that the claim is being investigated	Within 30 days after proof-of-loss statements have been completed	F.S.A. § 626.9541(1)(i)(3)(e)
Provide a reasonable written explanation of the basis in the policy, in relation to the facts or applicable law, for denial of a claim or for the offer of a compromise settlement	Promptly	F.S.A. § 626.9541(1)(i)(3)(f)
Notify the insured of any additional information necessary for the processing of a claim	Promptly	F.S.A. § 626.9541(1)(i)(3)(g)
Clearly explain the nature of the additional information requested and the reasons why such information is necessary	Not specified	F.S.A. § 626.9541(1)(i)(3)(h)
Review and acknowledge receipt of communication with respect to a claim. If acknowledgement is not made in writing, note and date acknowledgment in claim file.	Within 14 calendar days unless payment is made within that period of time or the failure to acknowledge is caused by factors beyond the control of the insurer which reasonably prevent such acknowledgement	69 FL ADC 690-166.024(1)
Provide necessary claim forms, instructions, and telephone number	Upon notification of claim	69 FL ADC 690-166.024(2)
Begin investigation as is reasonably necessary unless failure to begin such investigation is caused by factors beyond the control of the insurer which reasonably prevent the commencement of such investigation	Within 10 working days of receipt of proof of loss statements	69 FL ADC 690-166.024(3)
Furnish the Office of Insurance Regulation with an appropriate response to any written or oral inquiry concerning a claim	Within 21 calendar days of receipt of inquiry	69 FL ADC 690-166.025
Provide written notification to eligible first party claimants of the right to participate in the mediation program	Upon filing of claim	69 FL ADC 690-166.031(5)(a)
Select a mediator to conduct the mediation conference for eligible first party claims and notify the mediator in writing of selection. If mediator is disqualified, select another mediator.	Upon receiving a request for mediation	69 FL ADC 690-166.031(5)(b)

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