



# LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

www.northlaw.com ▪ (907) 276-3222 ▪ tlynch@northlaw.com

## CLAIMS HANDLING FOR FLORIDA Property & Casualty Insurance

| ACT TO BE PERFORMED  | COMPLIANCE TIMEFRAME  | REFERENCE  |
|--|---|--|
| Review and give written acknowledgement of communication of claim  | Within 14 calendar days<br><br>Unless payment is made within that time period or failure is caused by factors beyond insurer's control                        | <a href="#">Fla. Admin. Code Ann. r. 690-166.024(1)</a>    |
| Provide necessary claim forms, instructions, and telephone number  | Upon notification of a claim  | <a href="#">Fla. Admin. Code Ann. r. 690-166.024(2)</a>    |
| Begin investigation as is reasonably necessary   | Within 10 working days of receipt of proof of loss statements<br><br>Unless failure to begin such investigation is caused by factors beyond insurer's control | <a href="#">Fla. Admin. Code Ann. r. 690-166.024(3)</a>    |
| Provide a written statement that the claim is being investigated upon written request of the insured   | Within 30 days after proof of loss statements have been completed   | <a href="#">Fla. Stat. § 626.9541(1)(i)(3)(e)</a>          |
| Affirm or deny full or partial coverage of claims. As to partial coverage, the dollar amount or extent of coverage.  | Within 30 days after proof of loss statements have been completed   | <a href="#">Fla. Stat. § 626.9541(1)(i)(3)(e)</a>          |
| 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   | <a href="#">Fla. Admin. Code Ann. r. 690-166.025</a>       |
| Provide written notification to eligible first-party claimant of the right to participate in the mediation program   | Upon filing of a claim  | <a href="#">Fla. Admin. Code Ann. r. 690-166.031(5)(a)</a> |
| Select a mediator to conduct the mediation conference and notify the mediator of the selection in writing. If the mediator is disqualified, select another mediator. | Upon receiving a request for mediation  | <a href="#">Fla. Admin. Code Ann. r. 690-166.031(5)(b)</a> |

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