



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 Unless payment is made within that time period or failure is caused by factors beyond insurer's control	Fla. Admin. Code Ann. r. 69O-166.024(1)
Provide necessary claim forms, instructions, and telephone number	Upon notification of a claim	Fla. Admin. Code Ann. r. 69O-166.024(2)
Begin investigation as is reasonably necessary	Within 10 working days of receipt of proof of loss statements Unless failure to begin such investigation is caused by factors beyond insurer's control	Fla. Admin. Code Ann. r. 69O-166.024(3)
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	Fla. Stat. § 626.9541(1)(i)(3)(e)
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	Fla. Stat. § 626.9541(1)(i)(3)(e)
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	Fla. Admin. Code Ann. r. 69O-166.025
Provide written notification to eligible first-party claimant of the right to participate in the mediation program	Upon filing of a claim	Fla. Admin. Code Ann. r. 69O-166.031(5)(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	Fla. Admin. Code Ann. r. 69O-166.031(5)(b)

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