

LYNCH & ASSOCIATES P.C.

Claims Handling for Georgia Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notification of first-party property damage claim . If acknowledgment is not made in writing, note and date acknowledgment in the claim file.	Within 15 days of receiving notification of claim	GA ADC 120-2-52-.03(1)
Provide proof of loss forms for first-party property damage claim with reasonable explanations regarding their use. This will satisfy acknowledgment requirement above.	Within 15 days of receiving notification of claim	GA ADC 120-2-52-.03(2)
Affirm or deny liability on first-party property damage claim if completed proof of loss required	Within 15 days of receiving the completed proof of loss	GA ADC 120-2-52-.03(3)
Affirm or deny liability on first-party property damage claim if completed proof of loss not required	Within 30 days from the day the claim was reported	GA ADC 120-2-52-.03(3)
Tender payment on first-party property damage claim	Within 10 days after coverage is confirmed and the full amount of the claim is determined and not in dispute	GA ADC 120-2-52-.03(4)
In claims where multiple coverages are involved, tender payments for individual coverages which are not in dispute and where the payee is known, if payment would terminate the insurer's known liability under that individual coverage	Within 10 days	GA ADC 120-2-52-.03(4)
Notify claimant that more time is needed to determine whether a first-party property damage claim should be accepted or denied. Give the reason that more time is needed and an estimate of additional time needed to establish liability. If notification is not made in writing, make and date a proper notation in the claim file.	Within 5 business days after the standard time limitation has elapsed. Total time for decision not to exceed 60 days from the date of notification of the claim unless claim file has been documented to indicate that additional information necessary to determine liability has been requested.	GA ADC 120-2-52-.03(5)
If appropriate, submit written request for arbitration to Commissioner	Upon affirmation of liability on a claim or for individual coverages where the claim involves multiple coverages and the amount payable is in dispute	GA ADC 120-2-52-.03(6)
Affirm or deny coverage of claims when requested in writing by insured	Within a reasonable time after having completed investigation related to such claim or claims	Ga. Code Ann., § 33-6-34(7)
Make claims payments to an insured or beneficiary indicating the coverage under which each payment is made when requested in writing by insured	Not specified	Ga. Code Ann., § 33-6-34(8)

Provide reasonable and accurate explanation of the basis for claims denial or offers of compromise settlement when requested in writing by insured. Denials must be in writing.	Promptly	Ga. Code Ann., § 33-6-34(10)
Provide forms necessary to file claims and reasonable explanations regarding their use	Within 15 calendar days of a request	Ga. Code Ann., § 33-6-34(11)

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