



Claims Handling for Pennsylvania  
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of a claim to the <b>first</b> or <b>third-party claimant</b>	Within 10 working days after receipt of notification of a claim	31 PA ADC § 146.5(a)
Make an appropriate reply to all other pertinent communications from a <b>first</b> or <b>third-party claimant</b> which reasonably suggests that a response is expected	Within 15 working days following receipt of communication	31 PA ADC § 146.5(c)
Provide necessary claim forms, instructions and assistance to <b>first-party claimant</b>	Within 10 working days after receipt of notification of a claim	31 PA ADC § 146.5(d)
Complete the investigation of a claim	Within 30 days after notification of a claim unless the investigation cannot reasonably be completed within that time	31 PA ADC § 146.6
Provide notification to the <b>first</b> or <b>third-party claimant</b> that provides a reasonable explanation for any delay beyond the 30 days and when a decision may be expected	Every 45 days after the first extension of 30 days	31 PA ADC § 146.6
Advise the <b>first-party claimant</b> of the acceptance or denial of the claim	Within 15 working days after receipt of properly executed proofs of loss	31 PA ADC § 146.7(a)(1)
Provide written notification to the <b>first-party claimant</b> that the investigation remains incomplete and the reasons and when a decision may be expected	Within 15 working days from the receipt of properly executed proofs of loss. If additional time is needed, within 30 days from the original extension notification and no more than every 45 days thereafter until the investigation is complete.	31 PA ADC § 146.7(c)(1)
Provide written notification to the <b>first</b> or <b>third-party claimant</b> not represented by an attorney that his/her rights might be affected by a statute of limitation or a policy or contract time limit	At least 30 days for <b>first party claimant</b> and 60 days for <b>third party claimant</b> before the date on which the time limit might expire.	31 PA ADC § 146.7(e)

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