



# LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

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## CLAIMS HANDLING FOR SOUTH CAROLINA Property & Casualty Insurance

| ACT TO BE PERFORMED   | COMPLIANCE TIMEFRAME                           | REFERENCE                                    |
|---|--|--|
| Acknowledge pertinent communications with regard to claims received from <b>first-party claimants</b> or <b>third-party claimants</b> | Promptly                                       | <a href="#">S.C. Code Ann. § 38-59-20(2)</a> |
| Provide a blank proof of loss form if the policy requires a written proof of loss   | Within 20 days of the receipt of notice        | <a href="#">S.C. Code Ann. § 38-59-10</a>    |
| Pay all benefits payable under policy for a clean claim where claims are submitted electronically                                     | Within 20 business days after receipt of claim | <a href="#">S.C. Code Ann. § 38-59-230</a>   |
| Pay all benefits payable under policy for a clean claim where claims are submitted in paper format                                    | Within 40 business days after receipt of claim | <a href="#">S.C. Code Ann. § 38-59-230</a>   |

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