



Claims Handling for Virginia
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of a claim to the first or third-party claimant	Within 10 working days after receipt of notification of a claim	14 VA ADC 5-400-50(A)
Make an appropriate reply to all other pertinent communications from a first or third-party claimant which reasonably suggests that a response is expected	Within 10 working days following receipt of communication	14 VA ADC 5-400-50(C)
Provide necessary claim forms, instructions and assistance to first-party claimant	Promptly, upon receipt of notification of a claim. Compliance within 10 days shall suffice.	14 VA ADC 5-400-50(D)
Provide necessary claim forms to third-party claimant	Promptly, upon receipt of notification of a claim. Compliance within 10 days shall suffice.	14 VA ADC 5-400-50(D)
Advise the first-party claimant in writing of the acceptance or denial of the claim	Within 15 working days after receipt of properly executed proofs of loss	14 VA ADC 5-400-60(A)
Give written notification to the first-party claimant that states the need and reasons for additional time required to complete the investigation	Within 15 working days after receipt of properly executed proofs of loss	14 VA ADC 5-400-60(A)
Provide additional written notification to the first-party claimant that the investigation remains incomplete and the reasons	Within 45 working days from the first notification and every 45 working days thereafter until the investigation is complete	14 VA ADC 5-400-60(B)

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