

LYNCH & ASSOCIATES P.C.

Claims Handling for Washington Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Honor draft given in settlement of claim	Within 3 working days of notice of receipt by the payor bank	WA ADC 284-30-330(15)
Deliver a check or draft to payee in payment of a settled claim	Within 15 business days after receipt by insurer or its attorney of properly executed releases or other settlement documents	WA ADC 284-30-330(16)
Furnish appropriate release or settlement document to an insured or first-party or third-party claimant	Within 20 working days after a settlement has been reached	WA ADC 284-30-330(16)
Acknowledge receipt of notification of a claim. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 10 working days	WA ADC 284-30-360(1)
Acknowledge receipt of notification of a claim arising under group insurance contract. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 15 working days	WA ADC 284-30-360(1)
Furnish office of the insurance commissioner with an adequate response to any inquiry	Within 15 working days of receipt of the inquiry	WA ADC 284-30-360(2)
Reply to all other pertinent communications from a first-party or third-party claimant which reasonably suggest that a response is expected	Within 10 working days	WA ADC 284-30-360(3)
Reply to all other pertinent communications arising under group insurance contracts from a first-party or third-party claimant which reasonably suggest that a response is expected	Within 15 working days	WA ADC 284-30-360(3)
Provide necessary claim forms, instructions, and reasonable assistance to first-party claimants	Promptly upon receiving notification of claim. If compliance is within 10 working days, or 15 working days for claims arising under group insurance contracts, acknowledgment requirement above is satisfied.	WA ADC 284-30-360(4)
Complete investigation of a claim	Within 30 days after notification of a claim	WA ADC 284-30-370
Advise first-party claimant of acceptance or denial of claim. Denial must be in writing and a copy of the denial maintained in the claim file.	Within 15 working days after receipt of properly executed proofs of loss	WA ADC 284-30-380(1)

If more time is needed to determine whether a first-party claim should be accepted or denied, notify first-party claimant that more time is needed and give reasons for additional time	Within 15 working days after receipt of the proofs of loss	WA ADC 284-30-380(3)
If investigation remains incomplete, send first-party or third-party claimant a letter setting forth the reasons additional time is needed for investigation	Within 45 days from the date of the initial notification and no later than every 30 days thereafter	WA ADC 284-30-380(3)
Give first-party claimant who is neither an attorney nor represented by an attorney written notice that claimant's rights may be affected by a statute of limitations or a policy or contract time limit	30 days before the date on which such time limit may expire	WA ADC 284-30-380(5)
Give third-party claimant who is neither an attorney nor represented by an attorney written notice that claimant's rights may be affected by a statute of limitations or a policy or contract time limit	60 days before the date on which such time limit may expire	WA ADC 284-30-380(5)

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Information current as of December 2008. This guide is a summary and is intended to give readers an overview. The summary is not and should not be taken as legal advice or legal opinion. Although every effort has been made to be accurate the document is a summary and its accuracy cannot be guaranteed. Also, laws do change over time and will apply differently as changes occur.