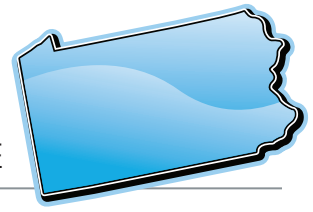


Claim Handling

FOR **PENNSYLVANIA** P&C INSURANCE



COMPILED BY LYNCH & ASSOCIATES, P.C. ANCHORAGE, AK, WWW.NORTHLAW.COM

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge in writing receipt of a claim to the first-party claimant or third-party claimant	Within 10 working days from receipt of notification of claim	31 Pa. Code § 146.5(a)
Reply to any inquiry from the Department with adequate responses	Within 15 working days from receipt of inquiry	31 Pa. Code § 146.5(b)
Reply to all pertinent communications from first-party claimant or third-party claimant which reasonably suggests that a recompense is expected	Within 10 working days from receipt of communication	31 Pa. Code § 146.5(c)
Provide necessary claim forms, instructions and reasonable assistance to first-party claimant	Within 10 working days from notification of the claim Compliance within 10 working days from notification of claim shall constitute compliance with (a) above	31 Pa. Code § 146.5(d)
Complete the investigation of the claim	Within 30 days after notification of claim	31 Pa. Code § 146.6
Provide written notification to first-party claimant or third-party claimant that provides a reasonable explanation for any delay beyond 30 days and when a decision may be expected	Within 30 days after notification of claim and every 45 days thereafter	31 Pa. Code § 146.6
Advise the first-party claimant of the acceptance or denial of the claim	Within 15 working days after receipt of properly executed proofs of loss	31 Pa. Code § 146.7(a)(1)
Provide written notification to first-party claimant that investigation remains incomplete and the reasons and when a decision may be expected	Within 15 working days after receipt of the proofs of loss. If additional time is needed, within 30 days from the initial notification and every 45 days thereafter	31 Pa. Code § 146.7(c)(1)
Provide written notification to first-party claimant who is not represented by an attorney that rights might be affected by a statute of limitations or a policy or contract time limit	At least 30 days before the date on which the time limit may expire	31 Pa. Code § 146.7(e)
Provide written notification to third-party claimant who is not represented by an attorney that rights might be affected by a statute of limitations or a policy or contract time limit	At least 60 days before the date on which the time limit may expire	31 Pa. Code § 146.7(e)