

Deadlines for **ACKNOWLEDGING RECEIPT OF CLAIM** PROPERTY & CASUALTY INSURANCE

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

While not every jurisdiction has a specific requirement for acknowledging the receipt of a claim, there is typically one provision or more that triggers the first action on the part of the carrier to respond to a claimant.

The following information will help you determine this deadline on a state-by-state basis. Please note that these guidelines were updated in 2010, but occasional changes in each state's code are to be expected. These guidelines should be used as a reference only, and do not supersede each state's published regulations.

STATE	INITIAL ACTION	COMPLIANCE TIME FRAME	REFERENCE
Alabama	Give written acknowledgement of receipt of claim to first-party claimant	Within 15 calendar days from receipt of a claim	Ala. Admin. Code r. 482-1-125.06(1)
Alaska	Give written acknowledgement of claim to the first-party claimant and identify the person handling the claim	Within 10 working days after receipt of a claim	Alaska Admin. Code tit. 3, §26.040(a)(1)
	Give written acknowledgement to the third-party claimant and identify the person handling the claim	Within 10 working days after receipt of a claim	Alaska Admin. Code tit. 3, §26.040(b)(1)
	Give written acknowledgement to the insured identifying the person handling the claim	Within 10 working days after notification of a claim received from or on behalf of an insured	Alaska Admin. Code tit. 3, §26.040(b)(4)
Arizona	Acknowledge receipt of notification of claim. If acknowledgement is not made in writing, make notation in claim file.	Within 10 working days of receipt of a claim unless payment is made within such period of time	Ariz. Admin. Code § R20-6-801(E)(1)
Arkansas	Acknowledge receipt of notification of claim. If acknowledgement not made in writing, make dated notation in file	Within 15 working days upon receipt of notification of a claim	Ark. Ins. Rule & Reg. 43 § 7(a)
California	Acknowledge receipt of notice of a claim to the claimant	Within 15 calendar days after receipt of a notice of a claim	Cal. Code Regs. Tit. 10, § 2695.5(e)(1)

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Colorado	Make a decision on first party claims and/or pay benefits due under the policy	Within 60 days after receipt of a valid and complete claim unless there is a reasonable dispute between the parties concerning such claim, and provided the insured has complied with the terms and conditions of the policy	3 Colo. Code Regs. § 702-5-1-14 Sec. 4(A)(1)
Connecticut	Acknowledge and act upon communications with respect to claims arising under insurance policies	With reasonable promptness	Conn. Gen. Stat. Ann. § 38a-816(6)(b)
Delaware	Acknowledge and respond to communication from insured regarding claim	Within 15 working days of receipt of communication	Del. Code Regs. tit. 18 ch. 900 § 902-1.2.1.2
District of Columbia	Acknowledge and act upon communication with respect to claims arising under insurance policies	Promptly	D.C. Code § 31-2231.17(b)(2)
Florida	Review and give written acknowledgement of communication of claim	Within 14 calendar days Unless payment is made within that time period or failure is caused by factors beyond insurer's control	Fla. Admin. Code Ann. r. 690-166.024(1)
Georgia	Acknowledge receipt of notification of first-party claim. If acknowledgment not in writing, note and date acknowledgment in claim file	Within 15 days from receipt of notification of claim	Ga. Comp. R. & Regs. 120-2-52-.03(1)
Hawaii	Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	Haw. Rev. Stat. § 431:13-103(a)(11)(E)
Idaho	Acknowledge and act upon communications with respect to claims	Reasonably promptly	Idaho Code Ann. § 41-1329(2)
Illinois	Acknowledge pertinent communications from a claimant or insured with respect to claims arising under policy	Within 15 working days from receipt of the communication	Ill. Admin. Code tit. 50, § 919.40 215 Ill. Comp. Stat. 5/154.6(b)

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Indiana	Acknowledge and act upon communications with respect to claims	Reasonably promptly	Ind. Code § 27-4-1-4.5(2)
Iowa	Acknowledge receipt of notification of claim. If acknowledgment is not written, notate and date claim file.	Within 15 days of receipt of notice unless payment is made within that period of time	Iowa Admin. Code r. 191-15.42(1)
Kansas	Acknowledge receipt of notification of claim. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 10 working days of receiving notification of claim unless payment is made during that period of time	Kan. Admin. Regs. § 40-1-34 N.A.I.C. 902-1 § 6(A)
Kentucky	Acknowledge receipt of claim to a first or third- party claimant	Within 15 working days after notification of a claim	806 Ky. Admin. Regs. 12:095 § 5(1)
Louisiana	Acknowledge and act upon communications with respect to claims	Promptly	La. Rev. Stat. Ann. § 22:1964(14)(b)
Maine	Acknowledge pertinent written communications with respect to claims	Promptly	Me. Rev. Stat. Ann. tit. 24-A § 2164-D(3)(B)
Maryland	Acknowledge receipt of notification of claim	Within 15 working days of receipt of notification of claim, unless payment is made within that time period	Md. Code Regs. 31.15.07.03(B) (10)
Massachusetts	Acknowledge and act upon communications with respect to claims	Promptly	Mass. Gen. Laws Ann. ch. 176D § 3(9)(b)
Michigan	Acknowledge and act upon communications with respect to claims	Promptly	Mich. Comp. Laws § 500.2026(1)(b)
Minnesota	Acknowledge and act upon communications with respect to claims	Promptly	Minn. Stat. § 72A.20 Subd. 12(2)
Mississippi	Furnish forms to claimant for filing proofs of loss	Within 15 days of receiving notice of claim	Miss. Code Ann. § 83-9-5(1)(f)

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Missouri	Acknowledge receipt of notification of claim from first-party claimant. If acknowledgement is not made in writing, notate and date claim file.	Within 10 working days of receiving notification	Mo. Code Regs. Ann. tit. 20, § 100-1.030(2)
	Reply to communication from any claimant which reasonably suggests that a response is expected	Within 10 working days	Mo. Code Regs. Ann. tit. 20, § 100-1.030(1)
Montana	Acknowledge and act upon communications with respect to claims	Reasonably promptly	Mont. Code Ann. § 33-18-201(2)
Nebraska	Give written acknowledgement of claim to the first-party claimant or third-party claimant and identify the person handling the claim	Within 15 working days after receipt of notification of a claim	210 Neb. Admin. Code § 60-006.01
Nevada	Give written acknowledgement of receipt of claim to the first-party claimant or third-party claimant	Within 20 working days after receipt of a claim	Nev. Admin. Code § 686A.665(1)
New Jersey	Acknowledge receipt of claim including the address and telephone number of the insurer claims office or authorized claims representative handling the claim	Within 10 working days from receipt of a claim	N.J. Admin. Code § 11:2-17.6(b)
New Hampshire	Give written acknowledgement to first-party claimant or third-party claimant	Within 10 working days after receipt of notice of a claim	N.H. Code Admin. R. Ins. 1002.05
New Mexico	Acknowledge and act upon communications with respect to claims	Reasonably promptly	N.M. Stat. § 59A-16-20(B)
New York	Acknowledge in writing receipt of claim to first-party claimant or third-party claimant	Within 15 business days after receipt	N.Y. Comp. Codes R. & Regs. tit. 11 § 216.4(a)
North Carolina	Acknowledge and act upon communications with respect to claims	Reasonably promptly	N.C. Gen. Stat. § 56-63-15(11)(b)

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North Dakota	Acknowledge pertinent communications with respect to claims	With reasonable promptness	N.D. Cent. Code § 26.1-04-03(9)(b)
Ohio	Acknowledge receipt of claim to the first-party claimant or third-party claimant	Within 15 calendar days after receipt of notice of a claim	Ohio Admin. Code 3901-1-54(F)(2)
Oklahoma	Acknowledge receipt of claim to the first or third-party claimant and identify the person handling the claim	Within 30 days / 20 business days after receipt of a notification of claim. [Note: statute calls for 30 days, administrative code calls for 20 business days.]	Okla. Stat. tit. 36 § 1250.6(A) Okla. Admin. Code § 365:15-3-5(a)
Oregon	Acknowledge receipt of claim to the first or third-party claimant or pay claim	Within 30 days after receipt of notification of a claim	Or. Admin. R. 836-080-0225(1)
Pennsylvania	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)
Rhode Island	Give written acknowledgment to first-party claimant or third-party claimant	Within 10 business days from receipt of the notification of claim NOTE: Statute requires an insurer to respond to a claim within 30 days	02-030-073 R.I. Code R. § 5(D)(i) R.I. Gen. Laws § 27-9.1-4(a) (16)
South Carolina	Acknowledge pertinent communications with regard to claims received from first-party claimants or third-party claimants	Promptly	S.C. Code Ann. § 38-59-20(2)
South Dakota	Acknowledge and act upon communications with respect to claims	Within 30 days	S.D. Codified Laws § 58-33-67(1)
Tennessee	Acknowledge pertinent communications with respect to claims	Reasonably prompt	Tenn. Code Ann. § 56-8-105(2)

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Texas	Acknowledge pertinent communications with respect to claims	Within 15 business days 28Tx. Admin. Code § 21.203(2)	Tex. Ins. Code Ann. § 542.055(a)(1)
	Acknowledge receipt of first-party claim. If acknowledgment is not made in writing, record date, manner, and content of acknowledgment.	Not later than the 15th day after the date of receipt of notice of claim	Tex. Ins. Code Ann. § 542.055(c)
Utah	Acknowledge receipt of claim to the first or third-party claimant	Within 15 calendar days after receipt of notification of a claim	Utah Admin. Code r. 590-190-6(1)
Vermont	Acknowledge receipt of claim to first-party claimant or third-party claimant	Within 10 working days from receipt of a claim	Vt. Ins. Div. Reg. 79-2 § 5(A) (as codified at 21-020-008 Vt. Code R. § 5(A))
Virginia	Acknowledge receipt of a claim to the first-party claimant or third-party claimant	Within 10 working days of receipt of notification of claim	14 Va. Admin. Code § 5-400-50(A)
Washington	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	Wash. Admin. Code § 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	Wash. Admin. Code § 284-30-360(1)
West Virginia	Acknowledge receipt of notification of claim. If acknowledgment is not made in writing, notate and date acknowledgment in claim file.	Within 15 working days of receiving notification unless full payment is made during that period of time	W. Va. Code R. § 114-14-5.1
Wisconsin	Acknowledge pertinent communications with respect to claims	Within 10 consecutive days from receipt of a communication concerning a claim	Wis. Admin. Code Ins. § 6.11(3)(a)(1)
			Wis. Admin. Code Ins. § 6.11(4)
Wyoming	Acknowledge and act upon communications with respect to claims	Reasonably promptly	Wyo. Stat. Ann. § 26-13-124(a)(ii)