## Claim Handling for Arizona Property & Casualty Insurance

**Act to be Performed** | **Compliance Timeframe** | **Reference**
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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)
Respond to any inquiry from the Department of Insurance | Within 15 working days of receipt of inquiry | Ariz. Admin. Code § R20-6-801(E)(2)
Reply to pertinent communication from a claimant which reasonably suggests that a response is expected | Within 10 working days of communication | Ariz. Admin. Code § R20-6-801(E)(3)
Provide necessary claim forms, instructions and assistance to first-party claimant | Promptly, upon receipt of notification of a claim (within 10 working days of notification of claim satisfies acknowledgment requirement above) | Ariz. Admin. Code § R20-6-801(E)(4)
Complete the investigation of a claim | Within 30 working days after notification of claim | Ariz. Admin. Code § R20-6-801(F)
If investigation remains incomplete, send letter to the claimant setting forth the reasons additional time is needed for investigation | 45 days from the date of the initial notification of claim and every 45 days thereafter | Ariz. Admin. Code § R20-6-801(G)(1)(b)
Advise the first-party claimant in writing of the acceptance or denial of the claim. Denial must be given in writing and copy maintained in claim file. | Within 15 working days after receipt of properly executed proofs of loss | Ariz. Admin. Code § R20-6-801(G)(1)(a)
If more time is needed to determine acceptance or denial of the claim, notify the first-party claimant giving the reasons more time is needed | Within 15 working days after receipt of the proofs of loss | Ariz. Admin. Code § R20-6-801(G)(1)(b)
Pay first-party claim (from and after 7/15/1986) | Within 30 days after receipt of an acceptable proof of loss which contains all information necessary for claim adjudication. Date of payment is date shown by the postmark or other official mark of the United States mail stamped on the payment envelope. | Ariz. Admin. Code § R20-6-801(G)(4)
Provide written notice to first-party claimant who is not an attorney nor represented by an attorney that his/her rights might be affected by a statute of limitation or a policy or contract time limit. Notice must clearly state that the time limit may be expiring and may affect the claimant’s right. | 30 days before the date on which such time limit may expire | Ariz. Admin. Code § R20-6-801(G)(4)
Provide written notice to third-party claimant who is not an attorney nor represented by an attorney that his/her rights might be affected by a statute of limitation or a policy or contract time limit. Notice must clearly state that the time limit may be expiring and may affect the claimant’s right. | 60 days before the date on which such time limit may expire | Ariz. Admin. Code § R20-6-801(G)(4)

*The link provided is to the entire Arizona Administrative Code for the Department of Insurance. In order to find the specific regulation, you will need to scroll down.*

**Covering the Business of Loss**

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**Compliance Timeframe**: Within 10 working days of receipt of a claim unless payment is made within such period of time.

**Reference**: Ariz. Admin. Code § R20-6-801(E)(1)