

**ALABAMA DEPARTMENT OF INSURANCE
ADMINISTRATIVE CODE**

**CHAPTER 482-1-125
STANDARDS FOR PROPERTY/CASUALTY INSURANCE CLAIMS**

482-1-125-.06 Failure To Acknowledge Pertinent Communications.

(1) Every insurer, upon receiving notification of a first party claim from a first party claimant shall, within fifteen (15) days, acknowledge the receipt of such notice unless payment is made within that period of time. If an acknowledgement is made by means other than writing, an appropriate notation of the acknowledgement shall be made in the claim file of the insurer and dated. Notification given to a producer of an insurer shall be notification to the insurer. Acknowledgement by a producer of an insurer as required above shall satisfy the requirements of this paragraph.

(2) Every insurer, upon receipt of any inquiry from the insurance department respecting a claim shall, within ten (10) working days of receipt of such inquiry, furnish the department with an adequate response to the inquiry in duplicate. This response should be addressed to the department employee or representative making the request. Furthermore, the insurer shall furnish written notification to the department employee on the final outcome respecting this claim if it is not resolved at the time of the initial response.

(3) A reply shall be made within fifteen (15) days on all other pertinent written communications from a first party claimant which requests a response.

(4) Every insurer, upon receiving notification of a first party claim from a first party claimant, shall within fifteen (15) days mail or otherwise provide necessary claim forms, instructions or reasonable assistance so that first party claimants can comply with the policy conditions and the insurer's reasonable requirements. Compliance with this paragraph shall constitute compliance with Paragraph (1) of this rule.

Author: Commissioner of Insurance

Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-1-17, 27-1-19, 27-12-21, 27-12-24, 27-14-8, 27-14-11, 27-14-9.

History: New Rule: May 27, 2003; effective June 9, 2003. Filed with LRS May 30, 2003. Rule is not subject to the Alabama Administrative Procedure Act.