

West Virginia Code of State Rules Currentness  
Title 114. Insurance Commissioner  
Legislative Rule (Ser. 14)  
Series 14. Unfair Trade Practices

W. Va. Code St. R. 114-14-3

§ 114-14-3. File And Record Documentation.

The insurer's claim files shall be subject to examination by the Commissioner or by his or her duly appointed designees. Such files shall contain all notes and work papers pertaining to the claim in such detail that pertinent events and the dates of such events can be reconstructed. All communications and transactions emanating from or received by the insurer shall be dated by the insurer. A notation of the substance and date of all oral communications shall be contained in the claim file. Insurers shall either make a notation in the file or retain a copy of all forms mailed to claimants.

**Credits**

Authority: [W.Va. Code §§ 33-11-4a\(h\)](#) and [33-2-10](#)

History: Filed 9-28-81, eff. 11-12-81; filed 4-3-03, eff. 4-3-03; filed 8-30-05, eff. 10-11-05 (emer.); filed 4-13-06, eff. 4-24-06

Current with amendments included in the West Virginia Register, Volume XXXIII, Issue 49, dated December 9, 2016.

W. Va. Code St. R. 114-14-3, WV ADC § 114-14-3

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