



**Date:** October 7, 2025  
**To:** Property and Casualty Insurers and Interested Parties  
**From:** Nathan Houdek, Commissioner of Insurance  
**Subject:** Claim Processing Timelines

The Office of the Commissioner of Insurance is issuing this bulletin to remind insurers of the 30-day time to process claims. Insurers' timeliness on processing claims is pivotal for consumers to meet the deadlines required for FEMA funding.

Beginning August 9, 2025, Southeast Wisconsin was hit with extreme storms, causing drastic flood damage throughout the region. On August 13, 2025, Governor Tony Evers requested FEMA support for the regions that had been affected. On September 11, 2025, [FEMA announced](#) that Milwaukee, Washington, and Waukesha counties had received a disaster declaration and that residents in those counties could apply for disaster assistance. Residents affected by the flooding cannot receive financial assistance unless they have proof of a claim denial from their insurer and the deadline to apply for the funding is [November 12, 2025](#).

Ins 6.11, Wis. Adm. Code requires that insurers "affirm or deny coverage of claims within a reasonable time after proof of loss has been completed." Wis. Stat. 628.46 also states that "A claim shall be overdue if not paid within 30 days after the insurer is furnished written notice of the fact of a covered loss and of the amount of the loss." Any flood damage claim which is not a covered loss should be processed and denied in a reasonable time as required by statute and administrative code.

In consideration of the FEMA disaster assistance application deadline and Wisconsin statutory requirements for claims processing, the commissioner expects that all homeowner and auto insurance carriers will process submitted claims promptly as required. Failure to process claim denials in a timely manner could potentially affect a consumer's ability to apply for FEMA disaster assistance by the November 12 deadline.

Any questions concerning this bulletin may be directed to Sarah Smith, Director of Public Affairs, at [Sarah.Smith2@wisconsin.gov](mailto:Sarah.Smith2@wisconsin.gov).