

# LYNCH & ASSOCIATES P.C.

## Claims Handling for Colorado Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Make a decision on <b>first party</b> 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 CO ADC INS 5-1-14 § 4(A)(1)
Notify the insured or the insured's representative of the reasons the <b>first party</b> claim has not been paid within 60 days when an investigation is incomplete or is otherwise continued	Immediately	3 CO ADC INS 5-1-14 § 4(B)
If <b>first party</b> claim has not been paid within 60 days, send letter to insured or insured's representative setting forth the reasons additional time is needed for investigation of the claim	Every 30 days	3 CO ADC INS 5-1-14 § 4(B)
If the <b>first party</b> claim has not been paid because an investigation is underway, document in the claim file the actions being taken to investigate the claim and the efforts being made to promptly conclude the investigation	Not specified	3 CO ADC INS 5-1-14 § 4(B)
Forward an application for <b>personal injury protection benefits</b> form to the injured party	Upon notification of the injury	3 CO ADC INS 5-2-8 § 4(A)
Send a letter setting to the <b>personal injury protection benefits</b> claimant, the claimant's representative, and the health care provider a letter setting forth the reasons additional time is needed for investigation when an investigation is incomplete or is otherwise continued	Within 30 days after receipt of a properly executed application for benefits from the PIP claimant and an initial notice from the provider of benefits which meets the requirements of § 10-4-708.5, C.R.S. or a billing statement for the procedure or treatment which complies with § 10-4-708.6, C.R.S., and every 30 days thereafter	3 CO ADC INS 5-2-8 § 4(A)
Deliver copy of request for additional information required to complete an investigation to the <b>personal injury protection benefits</b> claimant, the claimant's representative, the health care provider, or other person or entity most likely in possession of the required information. Specifically list the items needed.	Not specified	3 CO ADC INS 5-2-8 § 4(A)
Pay <b>personal injury protection benefits</b>	Within 30 days after receiving reasonable proof of the fact and amount of the expenses incurred, or within 15 days after the end of a defined period of accumulation	3 CO ADC INS 5-2-8 § 4(B) C.R.S. § 10-4-706 C.R.S. § 10-4-708(1)

Notify the <b>personal injury protection benefits</b> claimant or the claimant's representative and the health care provider of the reasons the claim has not been paid within 30 days of receipt of appropriate documents	Immediately	3 CO ADC INS 5-2-8 § 4(D)
If the <b>personal injury protection benefits</b> claim has not been paid because an investigation is underway, document in the claim file the actions being taken to investigate the claim and the efforts being made to promptly conclude the investigation	Not specified	3 CO ADC INS 5-2-8 § 4(D)

(Current as of August 2008) - **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**

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