

# LYNCH & ASSOCIATES P.C.

## Claims Handling for New Jersey Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement of claim to the <b>first</b> or <b>third-party claimant</b> and identify the office or the individual handling the claim	Within 10 working days after receipt of a claim	N.J.A.C. 11:2-17.6(b)
Make an appropriate reply to all pertinent (written or oral) communications from a <b>first</b> or <b>third-party claimant</b> which reasonably suggests that a response is expected	Within 10 working days following receipt of communication	N.J.A.C. 11:2-17.6(e) (See also definition of "pertinent communications" in N.J.A.C. 11:2-17.3)
Provide necessary claim forms, instructions and reasonable assistance to <b>first-party claimant</b>	Promptly, upon receipt of notification of a claim	N.J.A.C. 11:2-17.6(c)
Provide <b>first-party claimant</b> or an unrepresented <b>third-party claimant</b> with information and documentation necessary to establish entitlement to benefits under policy	As needed	N.J.A.C. 11:2-17.6(k)
Commence investigation of all claims other than auto physical damage	Within 10 working days after notification of a claim	N.J.A.C. 11:2-17.7(a)
Complete the investigation of a <b>first party</b> claim and make payment	Within 30 calendar days after receipt of properly executed proof of loss	N.J.A.C. 11:2-17.7(c)(1)
Complete the investigation of a <b>third-party</b> property damage claim and make payment	Within 45 calendar days after receipt of notification of a claim	N.J.A.C. 11:2-17.7(c)(2)
Complete the investigation of a <b>third-party</b> bodily injury claim and make payment	Within 45 calendar days after receipt of notification of a claim	N.J.A.C. 11:2-17.7(c)(3)
If unable to comply with the time requirements of N.J.A.C. 11:2-17.7(c)(1), (2), and (3) must give written notification to the <b>first</b> or <b>third-party claimant</b> that specifically states the need and reasons for additional investigative time and provide contact information allowing direct access by claimant to office handling the claim. Does not apply to a <b>claimant</b> represented by an attorney who has submitted a letter of representation.	Notification shall be given no later than the date required for completion and every 45 days thereafter	N.J.A.C. 11:2-17.7(e)
Pay portion of the claim not in dispute	The latest of 10 working days after agreement with claimant or the performance by claimant of any actions set by the agreement	N.J.A.C. 11:2-17.7(f)
Provide written notification to <b>first</b> or <b>third-party claimant</b> who is actively negotiating with the insurer and who is not represented by an attorney that his/her rights might be affected by a statute of limitation, coverage provision or other time limit	At least 60 calendar days before the date on which the time limit might expire	N.J.A.C. 11:2-17.8(e)

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