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Defending Insurance Companies & Self-Insureds

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CLAIMS HANDLING FOR OREGON Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of claim to the first or third-party claimant or pay claim	Within 30 days after receipt of notification of a claim	Or. Admin. R. 836-080-0225(1)
Make an appropriate reply to all pertinent communications from a first or third-party claimant which reasonably indicates that a response is expected	Within 30 days following receipt of communication	Or. Admin. R. 836-080-0225(3)
Provide necessary claim forms, instructions and assistance to first-party claimant	Promptly, upon receipt of notification of a claim or within 30 days maximum	Or. Admin. R. 836-080-0225(4)
Complete the investigation of a claim	Within 45 days after notification of the claim is received unless it cannot be reasonably completed within that time	Or. Admin. R. 836-080-0230
Give written notification to the first-party claimant that states the need and reasons for additional time to complete the investigation	Notification shall be given no later than the 45 th day after receipt of the proofs of loss	Or. Admin. R. 836-080-0235(4)
Advise the first-party claimant in writing of the acceptance or denial of the claim	Within 30 days after receipt of properly proofs of loss, or other acceptable evidence of loss unless another time limit is specified in the insurance policy	Or. Admin. R. 836-080-0235(1)
Provide additional written notification to the first or third-party claimant that the investigation remains incomplete and the reasons	Within 45 working days from the initial notification of the need for additional time and no more than every 45 working days thereafter until the investigation is complete	Or. Admin. R. 836-080-0235(4)
Provide written notification to the first-party claimant not represented by an attorney that his/her rights might be affected by a statute of limitation or policy	At least 30 days before the date on which the time limit might expire	Or. Admin. R. 836-080-0235(6)
Provide written notification to the third-party claimant not represented by an attorney that his/her rights might be affected by a statute of limitation or policy	At least 60 days before the date on which the time limit might expire	Or. Admin. R. 836-080-0235(6)

(Current as of May 2010) – This chart is not to be used as a substitute for reviewing the actual statutes and regulations.

*The link provided is to the entire Oregon Administrative Rules Insurance Trade Practices. In order to find the specific rule, you will need to scroll down.