

## Claims Handling for Oregon Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of claim to the <b>first</b> or <b>third-party claimant</b> or pay claim	Within 30 days after receipt of notification of a claim	OR ADC 836-080-0225(1)
Make an appropriate reply to all pertinent communications from a <b>first</b> or <b>third-party claimant</b> which reasonably indicates that a response is expected	Within 30 days following receipt of communication	OR ADC 836-080-0225(3)
Provide necessary claim forms, instructions and assistance to <b>first-party claimant</b>	Promptly, upon receipt of notification of a claim or within 30 days maximum	OR ADC 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 ADC 836-080-0230
Give written notification to the <b>first-party claimant</b> that states the need and reasons for additional time to complete the investigation	Notification shall be given no later than the 30 <sup>th</sup> day after receipt of the proofs of loss	OR ADC 836-080-0235(4)
Advise the <b>first-party claimant</b> 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 ADC 836-080-0235(1)
Provide additional written notification to the <b>first</b> or <b>third-party claimant</b> 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 ADC 836-080-0235(4)
Provide written notification to the <b>first</b> or <b>third-party claimant</b> not represented by an attorney that his/her rights might be affected by a statute of limitation or policy	At least 30 days for <b>first party claimant</b> and 60 days for <b>third party claimant</b> before the date on which the time limit might expire	OR ADC 836-080-0235(6)

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Information current as of August 2008. This guide is a summary and is intended to give readers an overview. The summary is not and should not be taken as legal advice or legal opinion. Although every effort has been made to be accurate the document is a summary and its accuracy cannot be guaranteed. Also, laws do change over time and will apply differently as changes occur.