



Claims Handling for Rhode Island
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement in writing of claim to the first or third-party	Within 30 days / 10 business days after receipt of a claim. [Note: statute requires insurer to “respond to a claim within 30 days.”]	RI ST § 27-9.1-4(a)(16) RI ADC Div. Ins. Reg. 73 §5(D)(i)
Reply in writing to all written communications from a first or third-party claimant which suggests that a response is expected	Within 10 business days following receipt of communication	RI ADC Div. Ins. Reg. 73 §5(G)
Provide necessary claim forms, instructions and assistance to first or third-party claimant	If payment not made within 10 calendar / business days, then promptly, upon receipt of notification of a claim. [Note: statute calls for calendar days; regulation calls for business days.]	RI ST § 27-9.1-4(a)(13) RI ADC Div. Ins. Reg. 73 §5(D)(ii)
Advise the first or third-party claimant in writing of the acceptance or denial of the claim	Within 15 business days after receipt of a properly executed proofs of loss	RI ADC Div. Ins. Reg. 73 §6(A)
Give written notification to the first or third-party claimant that specifically states the need and reasons for additional investigative time	Within 15 business days after receipt of proofs of loss	RI ADC Div. Ins. Reg. 73 §6(B)(1)
Provide additional written notification to the first or third-party claimant that the investigation remains incomplete and the reasons	Within 45 business days from the first notification and no more than every 45 business days thereafter until the claim is accepted or denied	RI ADC Div. Ins. Reg. 73 §6(B)(1)
Pay portion of the claim not in dispute	Within 30 business days after affirmation of liability and the amount	RI ADC Div. Ins. Reg. 73 §6(G)
Provide written notification to the first or third-party claimant not represented by an attorney that his/her rights might be affected by a statute of limitation. Notice must the statute of limitation.	Before commencing negotiations and for first party claimants at least 30 business days and for third party claimants at least 60 business days before the date on which the time limit might expire	RI ADC Div. Ins. Reg. 73 §6(E)

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