

Claims Handling for Utah Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of claim to the first or third-party claimant	Within 15 calendar days after receipt of notification of a claim	UT ADC R590-190-6(2)
Provide a substantive response to a first or third-party claimant whenever a response has been requested	Within 15 calendar days following receipt of communication	UT ADC R590-190-6(1)
Provide necessary claim forms, instructions and assistance to first-party claimant	Promptly, upon receipt of notification of a claim	UT ADC R590-190-6(3)
Complete the investigation of a claim and advise first-party claimant of the acceptance or denial of claim unless cannot be reasonably completed within that time	Within 30 calendar days after receipt of properly executed proof of loss	UT ADC R590-190-10(2)
Give written notification to the first-party claimant that states the need and reasons for additional time to complete the investigation	Within 30 calendar days after receipt of proofs of loss	UT ADC R590-190-10(2)
Provide additional written notification to the first-party claimant that the investigation remains incomplete and the reasons	Within 45 calendar days from the first notification and no more than every 45 calendar days thereafter until the investigation is complete	UT ADC R590-190-10(2)
Pay portion of the claim not in dispute	Within 30 calendar days after receipt of a properly executed proof of loss	UT ADC R590-190-9(8) UT ADC R590-190-10(3)
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 or coverage	At least 60 calendar days before the date on which the time limit might expire	UT ADC R590-190-10(4)

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Information current as of December 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.