



# LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

www.northlaw.com ▪ (907) 276-3222 ▪ tlynch@northlaw.com

## CLAIMS HANDLING FOR UTAH 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>	Within 15 calendar days after receipt of notification of a claim	<a href="#">Utah Admin. Code r. 590-190-6(1)</a>
Provide a substantive response to a <b>first</b> or <b>third-party claimant</b> whenever a response has been requested	Within 15 calendar days following receipt of communication	<a href="#">Utah Admin. Code r. 590-190-6(2)</a>
Provide necessary claim forms, instructions and assistance to <b>first-party claimant</b>	Promptly, upon receipt of notification of a claim	<a href="#">Utah Admin. Code r. 590-190-6(3)</a>
Complete the investigation of a claim and advise <b>first-party claimant</b> 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	<a href="#">Utah Admin. Code r. 590-190-10(2)</a>
Give written notification to the <b>first-party claimant</b> that states the need and reasons for additional time to complete the investigation	Within 30 calendar days after receipt of proofs of loss	<a href="#">Utah Admin. Code r. 590-190-10(2)</a>
Provide additional written notification to the <b>first-party claimant</b> 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	<a href="#">Utah Admin. Code r. 590-190-10(2)</a>
Pay portion of the claim not in dispute	Within 30 calendar days after receipt of a properly executed proof of loss	<a href="#">Utah Admin. Code r. 590-190-9(8)</a> <a href="#">Utah Admin. Code r. 590-190-10(3)</a>
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 coverage	At least 60 calendar days before the date on which the time limit might expire	<a href="#">Utah Admin. Code r. 590-190-10(4)</a>

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