

CLAIMS HANDLING FOR OHIO Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of claim to the first-party claimant or third-party claimant	Within 15 calendar days after receipt of notice of a claim	Ohio Admin. Code 3901-1-54(F)(2)
Make an appropriate reply to all other communications from a first-party claimant or third-party claimant which reasonably suggests that a response is appropriate	Within 15 calendar days following receipt of communication	Ohio Admin. Code 3901-1-54(F)(3)
Furnish the Ohio Department of Insurance with a reasonable response to any inquiry regarding a claim	Within 21 calendar days of receipt of an inquiry	Ohio Admin. Code 3901-1-54(F)(4)
Provide necessary claim forms, instructions and assistance to first-party claimant or third-party claimant	Within 15 calendar days after receipt of notification of a claim	Ohio Admin Code 3901-1-07(C)(5)
Commence an investigation of any claim	Within 15 calendar days after receipt of notice of a claim	Ohio Admin Code 3901-1-07(C)(4)
Accept or deny claim	Within 21 calendar days of receipt of properly executed proofs of loss	Ohio Admin Code 3901-1-54(G)(1)
Give written notification to the first-party claimant or third-party claimant that states the need and reasons for additional time to complete the investigation	Notification shall be given within the 21 calendar day time frame following receipt of notice of claim and every 45 calendar days thereafter	Ohio Admin. Code 3901-1-54(G)(1) Ohio Admin Code 3901-1-07(C)(12)(a)
Give written notification to the first-party claimant or third-party claimant that states the need and reasons for additional time to complete the investigation if not completed 90 calendar days after the initial letter setting forth the need for further time to investigate	Within 90 calendar days after the first letter setting out need for additional time. Send additional letter every 90 calendar days thereafter.	Ohio Admin Code 3901-1-07(C)(12)(b)
Pay portion of the claim not in dispute	Within 10 calendar days after acceptance of the claim by insurer	Ohio Admin. Code 3901-1-54(G)(6) Ohio Admin Code 3901-1-07(C)(6)
Provide written notification to first-party claimant or third-party claimant not represented by an attorney that his/her rights might be affected by a statute of limitation or a coverage provision relating to a time limit	At least 60 calendar days before the date on which the time limit might expire	Ohio Admin. Code 3901-1-54(G)(5)

Pay amount agreed upon	Within 5 calendar days from receipt of agreement or performance by first or third-party claimant of any additional condition set by agreement whichever is later	Ohio Admin Code 3901-1-07(C)(16)
------------------------	--	--

(Current as of May 2012) – **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**