

## 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	<a href="#">Or. Admin. R. 836-080-0225(1)</a>
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	<a href="#">Or. Admin. R. 836-080-0225(3)</a>
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	<a href="#">Or. Admin. R. 836-080-0225(4)</a>
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	<a href="#">Or. Admin. R. 836-080-0230</a>
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 45 <sup>th</sup> day after receipt of the proofs of loss	<a href="#">Or. Admin. R. 836-080-0235(4)</a>
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	<a href="#">Or. Admin. R. 836-080-0235(1)</a>
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	<a href="#">Or. Admin. R. 836-080-0235(4)</a>
Provide written notification to the <b>first-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 before the date on which the time limit might expire	<a href="#">Or. Admin. R. 836-080-0235(6)</a>
Provide written notification to the <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 60 days before the date on which the time limit might expire	<a href="#">Or. Admin. R. 836-080-0235(6)</a>

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

\*The link provided is to the entire Oregon Administrative Rules Insurance Trade Practices. In order to find the specific rule, you will need to scroll down.