

CLAIMS HANDLING FOR RHODE ISLAND Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgment to first-party claimant or third-party claimant	Within 10 business days from receipt of the notification of claim NOTE: Statute requires an insurer to respond to a claim within 30 days	02-030-073 R.I. Code R. § 5(D)(i) R.I. Gen. Laws § 27-9.1-4(a)(16)
Reply in writing to all written communications from first-party claimant or third-party claimant which suggest a response is expected	Within 10 business days from receipt of communication	02-030-073 R.I. Code R. § 5(G)
Provide forms and instructions to first-party claimant or third-party claimant necessary to process claim	If payment is not made within 10 business days, promptly upon receipt of the notification of claim NOTE: Statute requires necessary forms to process claim provided within 10 calendar days of request	02-030-073 R.I. Code R. § 5(D)(ii) R.I. Gen. Laws § 27-9.1-4(a)(13)
Reply in writing to any inquiry from the Department regarding a claim	Within 15 business days of receipt of such inquiry	02-030-073 R.I. Code R. § 5(F)
Advise first-party claimant or third-party claimant of the acceptance or denial of the claim in writing	Within 15 business days after receipt of properly executed proofs of loss	02-030-073 R.I. Code R. § 6(A)
Provide written notification to first-party claimant or third-party claimant stating the reasons additional time is needed to investigate	Within 15 business days after receipt of proofs of loss and ever 45 business days thereafter until the claim is accepted or denied	02-030-073 R.I. Code R. § 6(B)
Provide written notification to first-party claimant or third-party claimant not legally represented of the applicable statute of limitations	Before commencing settlement negotiations	02-030-073 R.I. Code R. § 6(E)
Provide written notification first-party claimant of the applicable statute of limitations	At least 30 business days before the date on which any such statute of limitations may expire	02-030-073 R.I. Code R. § 6(E)

Provide written notification third-party claimant of the applicable statute of limitations	At least 60 business days before the date on which any such statute of limitations may expire	02-030-073 R.I. Code R. § 6(E)
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(Current as of May 2012) – **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**