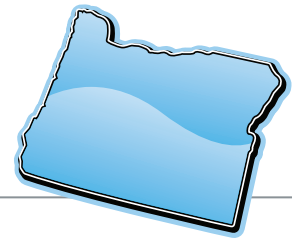


Claim Handling

FOR **OREGON** PROPERTY & CASUALTY INSURANCE



COMPILED BY LYNCH & ASSOCIATES, P.C. ANCHORAGE, AK, WWW.NORTHLAW.COM

| ACT TO BE PERFORMED | COMPLIANCE TIMEFRAME | REFERENCE |
|--|--|-------------------------------|
| Acknowledge receipt of claim to the first or third-party claimant or pay claim | Within 30 days after receipt of notification of a claim | Or. Admin. R. 836-080-0225(1) |
| Make an appropriate reply to all pertinent communications from a first or third-party claimant which reasonably indicates that a response is expected | Within 30 days following receipt of communication | Or. Admin. R. 836-080-0225(3) |
| Provide necessary claim forms, instructions and assistance to first-party claimant | Promptly, upon receipt of notification of a claim or within 30 days maximum | Or. Admin. R. 836-080-0225(4) |
| 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 | Or. Admin. R. 836-080-0230 |
| Give written notification to the first-party claimant that states the need and reasons for additional time to complete the investigation | Notification shall be given no later than the 45th day after receipt of the proofs of loss | Or. Admin. R. 836-080-0235(4) |
| Advise the first-party claimant 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 | Or. Admin. R. 836-080-0235(1) |
| Provide additional written notification to the first or third-party claimant 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 | Or. Admin. R. 836-080-0235(4) |
| Provide written notification to the first-party claimant 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 | Or. Admin. R. 836-080-0235(6) |
| Provide written notification to the third-party claimant 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 | Or. Admin. R. 836-080-0235(6) |

*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.