Claim Handling

FOR RHODE ISLAND P&C INSURANCE

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

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 insured 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)