



Time Triggers Contained In Fair Claims Settlement Practices Regulations

- **15 days or less**
 - Respond to communication from claimant {2695.5 (b)}
 - Acknowledge receipt of claim to claimant {2695.5 (e) (1)}
 - Provide forms and instructions {2695.5 (e) (2)}
 - Begin investigation {2695.5 (e) (3)}

- **21 days or less**
 - Respond to DOI Inquiries {2695.5 (a)}

- **30 days or less**
 - Make Payment upon Receipt of Release and/or Acceptance of any portion of Claim {2695.7 (h)}

- **30 days or more**
 - Advise First Party Claimant of Statute of Limitations {2695.7 (f)}
 - Advise Claimant more time required to accept or deny claim {2695.7 (c)}

- **35 days or less**
 - First Party Insured can demand Insurer to Reopen Auto Claim if comparable vehicle cannot be purchased {2695.8 (c)}

- **40 days or less**
 - Accept or Deny Claim {2695.7 (b)}

- **60 days or more**
 - Advise 3rd Party Claimant of Running of Statute of Limitations {2695.7 (f)}

- **80 days or less**
 - Time to Accept or Deny Claim when factual belief fraud exists {2695.7 (k)}

- **90 days or less**
 - Adopt and communicate to all licensees & claims agents written standards for prompt investigation and processing of claims after implementation of regulations or any revision of regulations {2695.6 (a)}