### Claim Handling for UTAH Property & Casualty Insurance

**ACT TO BE PERFORMED**

- Acknowledge receipt of claim to the first or third-party claimant
- Provide a substantive response to a first or third-party claimant whenever a response has been requested
- Provide necessary claim forms, instructions and assistance to first-party claimant
- Complete the investigation of a claim and advise first-party claimant of the acceptance or denial of claim unless cannot be reasonably completed within that time
- Give written notification to the first-party claimant that states the need and reasons for additional time to complete the investigation
- Provide additional written notification to the first-party claimant that the investigation remains incomplete and the reasons
- Pay portion of the claim not in dispute
- Provide written notification to the first or third-party claimant not represented by an attorney that his/her rights might be affected by a statute of limitation or coverage

**COMPLIANCE TIMEFRAME**

- Within 15 calendar days after receipt of notification of a claim
- Within 15 calendar days following receipt of communication
- Promptly, upon receipt of notification of a claim
- Within 30 calendar days after receipt of properly executed proof of loss
- Within 30 calendar days after receipt of proofs of loss
- Within 45 calendar days from the first notification and no more than every 45 calendar days thereafter until the investigation is complete
- Within 30 calendar days after receipt of a properly executed proof of loss
- At least 60 calendar days before the date on which the time limit might expire

**REFERENCE**

- Utah Admin. Code r. 590-190-6(1)
- Utah Admin. Code r. 590-190-6(2)
- Utah Admin. Code r. 590-190-6(3)
- Utah Admin. Code r. 590-190-10(2)
- Utah Admin. Code r. 590-190-9(8)
- Utah Admin. Code r. 590-190-10(3)
- Utah Admin. Code r. 590-190-10(4)