

FIRST-PARTY CLAIMS

Event	Deadline	Source
Insurer receives notice of claim from insured	10 working days to acknowledge receipt & provide necessary claim forms & instructions	WAC § 284-30-360(1): "Within ten working days after receiving notification of <u>a claim under an individual insurance policy</u> ... the insurer must acknowledge its receipt of the notice of claim" (emphasis added) & WAC 284-30-360(4): "Upon receiving notification of a claim, every insurer must promptly provide necessary claim forms, instructions, and reasonable assistance so that first party claimants can comply with the policy conditions and the insurer's reasonable requirements. Compliance with this paragraph within the time limits specified in subsection (1) of this section constitutes compliance with that subsection."
Insurer receives inquiry from insured	10 working days to reply	WAC § 284-30-360(3): "For all other pertinent communications from a claimant reasonably suggesting that a response is expected, an appropriate reply must be provided within ten working days <u>for individual insurance policies</u> " (emphasis added)
Insurer receives request from insurance commissioner, via electronic system	15 working days to respond	WAC § 284-30-360(2): "Upon receipt of any inquiry from the commissioner concerning a complaint, every insurer must furnish the commissioner with an adequate response to the inquiry within fifteen working days after receipt of the commissioner's inquiry using the commissioner's electronic company complaint system"
Insurer receives fully completed proof of loss from insured	15 working days to accept or deny claim OR explain why you need more time to investigate; respond every 30 days after that until claim is accepted or denied	WAC § 284-30-380(1): "Within fifteen working days after receipt by the insurer of fully completed and executed proofs of loss, the insurer must notify the first party claimant whether the claim has been accepted or denied" and WAC § 380(3): "If the insurer needs more time to determine whether a first party claim should be accepted or denied, it must notify the first party claimant within fifteen working days after receipt of the proofs of loss giving the reasons more time is needed. If after that time the investigation remains incomplete, the insurer must notify the first party claimant in writing stating the reason or reasons additional time is needed for investigation. This notification must be sent within forty-five days after the date of the initial notification and, if needed, additional notice must be provided every thirty days after that date explaining why the claim remains unresolved."
Insurer receives notice of claim from insured	30 days to investigate OR explain why you need more time	WAC § 284-30-370: "Every insurer must complete its investigation of a claim within thirty days after notification of claim unless the investigation cannot reasonably be completed within that time"
Insured is <i>pro se</i>	Give written notice that SOL is	WAC § 284-30-380(5): "Insurers must not continue negotiations for settlement of a claim

	approaching, at least 30 days before it expires	directly with a claimant who is neither an attorney nor represented by an attorney until the claimant's rights may be affected by a statute of limitations or a policy or contract time limit, without giving the claimant written notice that the time limit may be expiring and may affect the claimant's rights. This notice must be given to first party claimants thirty days ... before the date on which any time limit may expire"
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THIRD-PARTY CLAIMS

(Reminder: Violations do not result in liability for insurer, under any cause of action, unless the violation somehow damages the first-party insured.)

Event	Deadline	Source
Insurer receives third-party claim	"Promptly" acknowledge claim	WAC § 284-30-330(2): insurers must "acknowledge and act reasonably promptly upon communications with respect to [all] claims"
Insurer receives inquiry from third-party claimant	Respond "reasonably promptly," including to accept or deny claim OR explain why you need more time to investigate	WAC § 284-30-330(2): insurers must "acknowledge and act reasonably promptly upon communications with respect to [all] claims"
Insurer receives fully completed proof of loss from third-party claimant	Respond "reasonably promptly," including to accept or deny claim OR explain why you need more time to investigate	WAC § 284-30-330(2): insurers must "acknowledge and act reasonably promptly upon communications with respect to [all] claims"
Insurer receives third-party property damage claim where its insured is clearly liable	"Promptly" pay claim	WAC § 284-30-330(6): insurers must "promptly pay property damage claims to innocent third parties in clear liability situations"
Insured is <i>pro se</i>	Give written notice that SOL is approaching, at least 60 days before it expires	WAC § 284-30-380(5): "Insurers must not continue negotiations for settlement of a claim directly with a claimant who is neither an attorney nor represented by an attorney until the claimant's rights may be affected by a statute of limitations or a policy or contract time limit, without giving the claimant written notice that the time limit may be expiring and may affect the claimant's rights. This notice must be given ... to third party claimants sixty days before the date on which any time limit may expire"