



SUMMARY OF TEXAS FIRST-PARTY CLAIMS HANDLING DEADLINES FOR HURRICANE HARVEY CLAIMS (TEXAS INSURANCE CODE CHAPTER 542)

ACTION REQUIRED	DEADLINES (Admitted Market Insurers)	DEADLINES (Eligible Surplus Lines Insurers)
Acknowledge claim in writing, including a general reservation of rights where appropriate.	Within 30 days after notice of claim.	Within 30 business days plus 15 days after notice of claim.
Commence adjustment, request information pertinent to investigation.	Within 30 days after notice of claim.	Within 30 days after notice of claim.
Provide instructions and blank proof of loss forms for insured to complete.	Within 30 days after notice of claim.	Within 30 days after notice of claim.
Accept claim, reject claim, or state in writing additional time is needed, explaining why more time is needed to conduct an investigation.	Within 15 business days plus 15 days after receiving all items, statements, and forms required to secure a final proof of loss.	Within 15 business days plus 15 days after receiving all items, statements, and forms required to secure a final proof of loss.
If additional time to investigate claim is requested, accept or reject claim.	Within 60 days after notifying insured of the need for additional time to investigate.	Within 60 days after notifying insured of the need for additional time to investigate.
Make payment.	Within 5 business days plus 15 days after acceptance of claim.	Within 20 business days plus 15 days after acceptance of claim.

NOTES: We anticipate that the insurance commissioner will issue a bulletin soon declaring Harvey a “catastrophe.” These deadlines have been adjusted to include the additional time provided under §542.059 of the Texas Insurance Code for catastrophe claims.

1. “Claim” means a first party claim.
2. “Notice of claim” means any written notification provided by a claimant to an insurer that reasonably apprises the insurer of the facts relating to the claim.
3. “Business days” are all days except Saturdays, Sundays, or state holidays.