



Deadlines your insurance company must abide by under California law
(Fair Claims Settlement Practices Regulations, CCR Title 10, Chapter 5, Subchapter 7.5)

Time	Activity	Authority in CCR
21 Calendar Days	Within 21 calendar days, respond in writing to DOI inquiries.	2695.5(a)
15 Calendar days	Within 15 calendar days, respond to communications from claimant, unless claimant has initiated legal action.	2695.5(b)
15 Calendar Days	Within 15 calendar days of notice of claim, unless claimant has initiated legal action: -acknowledge receipt, need not be in writing, but must be notated in claim file, or - pay the claim	2695.5(e)(1)
15 Calendar Days	Within 15 calendar days of notice of claim, unless claimant has initiated legal action: - provide necessary forms, instructions, and assistance to claimant.	2695.5(e)(2)
15 Calendar Days	Within 15 calendar days of notice of claim, unless claimant has initiated legal action: -commence necessary investigation.	2695.5(e)(3)
40 Calendar Days	Accept or deny the claim. If more time needed, communicate in writing every 30 days.	2695.7(b) 2695.7(c)(1)
30 Calendar Days (continuing)	Communicate in writing every 30 days as to why claim cannot be accepted or denied.	2695.7(c)(1)
30 Calendar Days	After acceptance of claim, tender pay mentor portion of payment that has been determined and is not disputed.	2695.7(h)
60 Calendar Days	60 calendar days before statute of limitations or contract limitations period runs, notify claimant (except 30 days for uninsured motorist claim).	2695.7(f)
35 Calendar Days	Reopen automobile claim file if insured cannot purchase replacement vehicle for agreed-upon price	2695.8(c)