



After a storm, how long does my insurer have — and what has to be photographed before then?

The claim clocks in Puerto Rico — when they start, what ends a claim, and what the insurer owes you in writing. Code read against the OGP consolidated text of 21 August 2026. Two sides. Case lid.

T THE CLOCKS — FROM THE DAY THE CLAIM IS SUBMITTED

- ☐ 15 days: written acknowledgement of receipt Art. 1.120(h)
- ☐ 90 days: investigation, adjustment and resolution, in the shortest reasonable period inside the term Art. 27.162(1)
- ☐ 30 days: an answer to a request for reconsideration Art. 1.120(o)
- ☐ Before closure: up to three alternative inspection dates, in writing Art. 1.120(l)

T THREE THINGS THAT COUNT AS RESOLVING A CLAIM

- ☐ Paying it in full Art. 27.163(1)
- ☐ Denying it in writing, with grounds Art. 27.163(2)
- ☐ Closing it for the claimant's inactivity — not cooperating, or not delivering what is needed to adjust Art. 27.163(3)

W WHAT THE INSURER MAY NOT DO

- ☐ Fail to acknowledge and fail to act with reasonable diligence inside the 90 days Art. 27.161(2)
- ☐ Deny on the pretext of insufficient information obtainable by ordinary investigation Art. 27.161(17)
- ☐ Exceed the term without holding documents showing just cause Art. 27.162(2)

B BEFORE THE INSPECTION DATE — practice, not rule

- ☐ Capture before clearing or repair begins practice
- ☐ Keep original files, not only report exports practice
- ☐ Log what was sent and when — cooperation is itself a record Art. 27.163(3)

T THE LINE

- ☐ Capturing and filing the condition on a date: data capture practice
- ☐ Investigating and negotiating the settlement: the licensed act Art. 9.050
- ☐ Acting or holding oneself out as an adjuster without a licence: prohibited Art. 9.060(1)



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continued

Planning aid, not legal advice and not an authorization. The regulations and the permits cited here are the authority; this card points at them. Read against the sources on 6 September 2026. Confirm anything that decides a flight against the source itself before you fly.

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