

**CLAIMS HANDLING FOR MARYLAND  
Property & Casualty Insurance**

<b>ACT TO BE PERFORMED</b>	<b>COMPLIANCE TIMEFRAME</b>	<b>REFERENCE</b>
Acknowledge receipt of notification of claim	Within 15 working days of receipt of notification of claim, unless payment is made within that time period	<a href="#">Md. Code Regs. 31.15.07.03(B)(10)</a>
Provide <b>first-party claimant</b> with necessary forms, instructions and reasonable assistance	Within 15 working days of receipt of notification of claim  Compliance with this section constitutes compliance with acknowledgement requirement above	<a href="#">Md. Code Regs. 31.15.07.03(C)</a>
Disclose to <b>first-party claimant</b> all benefits, coverages, or other provisions of an insurance policy under which a claim is presented	Upon written request	<a href="#">Md. Code Regs. 31.15.07.03(A)(1)(c)</a>  <a href="#">Md. Code Regs. 31.15.07.03(B)(1)(c)</a>
Provide appropriate reply to written communication from <b>first-party claimant</b> or <b>third-party claimant</b> or representative which suggests that a response is expected	Within 15 working days of receipt of communication	<a href="#">Md. Code Regs. 31.15.07.03(B)(15)</a>
Furnish Maryland Insurance Administration with adequate response to inquiry regarding claim	Within 15 working days of receipt of inquiry or the time specified in the correspondence, whichever is greater	<a href="#">Md. Code Regs. 31.15.07.03(B)(11)</a>
Affirm or deny coverage of claims	Within 15 working days after receiving properly complete claim forms or other proofs of loss, unless investigation is not complete or there is a time limit specified in the policy	<a href="#">Md. Code, Ins. § 27-304(5)</a>  <a href="#">Md. Code Regs. 31.15.07.03(B)(12)</a>

Provide a reasonable explanation of the basis for a denial of a claim or the offer of a compromise settlement	Promptly upon request	<a href="#">Md. Code, Ins. § 27-303(6)</a> <a href="#">Md. Code, Ins. § 27-304(14)</a> <a href="#">Md. Code Regs. 31.15.07.03(A)(6)</a> <a href="#">Md. Code Regs. 31.15.07.03(B)(3)</a>
Pay portion of the claim not in dispute	Within 15 working days after receipt of a properly completed claim form or other proof of loss unless a longer period of time is provided for in the insurance contract or by law	<a href="#">Md. Code Regs. 31.15.07.02(B)(12)</a>
Complete investigation of <b>first-party claim</b>	Within 45 days of notification of a claim	<a href="#">Md. Code Regs. 31.15.07.04(B)</a>
Notify <b>first-party claimant</b> in writing of need for additional time to complete investigation and the actual reason for needing additional time.	Within 45 days of notification of a claim and every 45 days thereafter until claim is affirmed or denied	<a href="#">Md. Code Regs. 31.15.07.04(B)</a>
Inform <b>first-party claimant</b> who is neither an attorney nor represented by an attorney in writing that there may be an applicable statute of limitations which may bar that claimant's rights in the future	Upon receipt of a written claim	<a href="#">Md. Code Regs. 31.15.07.04(C)</a>

(Current as of May 2012) – This chart is not to be used as a substitute for reviewing the actual statutes and regulations.