

**CLAIMS HANDLING FOR NORTH DAKOTA**  
**Property & Casualty Insurance**

<b>ACT TO BE PERFORMED</b>	<b>COMPLIANCE TIMEFRAME</b>	<b>REFERENCE</b>
Acknowledge pertinent communications with respect to claims	With reasonable promptness	<a href="#">N.D. Cent. Code § 26.1-04-03(9)(b)</a>
Settle claims where liability has become reasonably clear	Promptly	<a href="#">N.D. Cent. Code § 26.1-04-03(9)(d)</a>
Affirm or deny coverage of claims	Within a reasonable time after proof of loss has been completed	<a href="#">N.D. Cent. Code § 26.1-04-03(9)(j)</a>

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