

## CLAIMS HANDLING FOR TENNESSEE Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge pertinent communications with respect to claims	Reasonably prompt	<a href="#">Tenn. Code Ann. § 56-8-105(2)</a>
Provide forms necessary to present claims with reasonable explanations regarding their use	Within 15 calendar days of request for claims forms	<a href="#">Tenn. Code Ann. § 56-8-105(13)</a>
Settle claims where liability has become reasonably clear	Promptly	<a href="#">Tenn. Code Ann. § 56-8-105(4)</a>
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	<a href="#">Tenn. Code Ann. § 56-8-105(7)</a>
Provide a reasonable and accurate explanation of the basis for claims denials or offers of compromise settlement	Promptly	<a href="#">Tenn. Code Ann. § 56-8-105(12)</a>

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

\* First you must review the Tennessee Code Unannotated – Free Public Access disclaimer and select I Agree. The link provided is to the entire Tennessee Code. In order to find the specific section, you will need to click on Title 56 Insurance, then click on Chapter 8 Unfair Competition and Unfair or Deceptive Practices, then click on Part 1 Unfair Trade Practices and Unfair Claims Settlement Act of 2009, and finally click on the specific section referenced.