



Claims Handling for Hawaii
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	HRS § 431:13-103(a)(11)(E)
Offer payment if the amount of the claim has been determined and is not in dispute	Within 30 calendar days of affirmation of liability	HRS § 431:13-103(a)(11)(F)
Provide insured or insured’s beneficiary with a reasonable written explanation for any delay on every claim remaining unresolved for 30 calendar days from the date it was reported	Not specified	HRS § 431:13-103(a)(11)(G)
Provide a reasonable explanation of the basis in the insurance policy in relation to the facts or applicable law for denial of a claim or for the offer of a compromise settlement	Promptly	HRS § 431:13-103(a)(11)(P)
Issue a written response to any written inquiry made by the commissioner regarding a claim or consumer complaint that adequately addresses the concerns stated in the communication	Within 15 working days	HRS § 431:13-103(f)

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Information current as of December 2008. This guide is a summary and is intended to give readers an overview. The summary is not and should not be taken as legal advice or legal opinion. Although every effort has been made to be accurate the document is a summary and its accuracy cannot be guaranteed. Also, laws do change over time and will apply differently as changes occur.