



# LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

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## 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	<a href="#">Haw. Rev. Stat. § 431:13-103(a)(11)(E)</a>
Offer payment if the amount of the claim has been determined and is not in dispute	Within 30 calendar days of affirmation of liability	<a href="#">Haw. Rev. Stat. § 431:13-103(a)(11)(F)</a>
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	<a href="#">Haw. Rev. Stat. § 431:13-103(a)(11)(G)</a>
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	<a href="#">Haw. Rev. Stat. § 431:13-103(a)(11)(P)</a>
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	<a href="#">Haw. Rev. Stat. § 431:13-103(a)(11)(B)</a>

(Current as of May 2010) – This chart is not to be used as a substitute for reviewing the actual statutes and regulations.