



Claims Handling for Maine  
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge pertinent written communications regarding claims	Promptly	24-A M.R.S.A. § 2164-D(3)(B)
Affirm coverage or deny coverage, reserving appropriate defenses	Within a reasonable time after completing investigation of claim	24-A M.R.S.A. § 2164-D(3)(F)
Provide accurate written explanation of the basis for claims denials or offers of compromise settlement	Promptly	24-A M.R.S.A. § 2164-D(3)(J)
Provide forms, accompanied by reasonable explanations for their use, necessary to present claims	Within 15 calendar days of request	24-A M.R.S.A. § 2164-D(3)(K)

(Current as of August 2008) - **This chart is not to be used as a substitute for reviewing the actual statutes and regulations.**