



Claims Handling for Michigan
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge and act upon communications with respect to claims	Promptly	M.C.L.A. 599.2026(1)(b)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	M.C.L.A. 599.2026(1)(e)
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	M.C.L.A. 599.2026(1)(n)
Pay benefits to insured, individual or entity directly entitled to benefits under insured's contract of insurance, or a third party tort claimant	On a timely basis	M.C.L.A. 500.2006(1)
Specify in writing the materials that constitute a satisfactory proof of loss	Not later than 30 days after receipt of a claim unless the claim is settled within the 30 days	M.C.L.A. 500.2006(3)
Pay amount supported by proof of loss where proof of loss is not supplied as to entire claim	Within 60 days after receipt of proof of loss	M.C.L.A. 500.2006(3)
Pay remainder of claim that is later supported by proof of loss	Within 60 days after receipt of proof of loss	M.C.L.A. 500.2006(3)

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