



Claims Handling for New Hampshire
Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement of claim to the first or third-party claimant	Within 10 working days after receipt of a claim	NH ADC 1002.05(b)
Make an appropriate reply to all other communications from a first or third-party claimant	Within 10 working days following receipt of communication	NH ADC 1002.04(b)
Begin investigation of first and third-party claim	Within 5 working days after receipt of a claim	NH ADC 1002.05(a)(1)
Advise the first or third party claimant of the acceptance or denial of the claim	Within 30 working days after notification of the claim is received	NH ADC 1002.05(c)
Give written notification to the first and third-party claimant that specifically states the need and reasons for additional required to complete the investigation	Notification shall be given no later than the 30 th working day after notification of the claim is first received	NH ADC 1002.05(c)(1)
Provide additional written notification that the investigation remains incomplete and the reasons	Within 30 calendar days from the first notification and no more than every 30 calendar days thereafter until the investigation is complete	NH ADC 1002.05(c)(2)
Pay portion of the claim not in dispute	Within 5 working days after agreement with first or third-party claimant or receipt of documentation needed to process claim	NH ADC 1002.05(d)
If not able to pay portion of claim not in dispute send delay letter	By the 5 th day required in NH ADC 1002.05(d) stating reasons and every 30 days thereafter	NH ADC 1002.05(e) & (f)

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