



# LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

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## CLAIMS HANDLING FOR NEW HAMPSHIRE Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Give written acknowledgement to <b>first-party claimant</b> or <b>third-party claimant</b>	Within 10 working days after receipt of notice of a claim	<a href="#">N.H. Code Admin. R. Ins. 1002.05</a>
Reply to all claims communications from <b>first-party claimant</b> or <b>third-party claimant</b>	Within 10 working days of receipt	<a href="#">N.H. Code Admin. R. Ins. 1002.04(b)</a>
Respond to all inquires from the insurance department	Within 10 working days of receipt	<a href="#">N.H. Code Admin. R. Ins. 1002.04(c)</a>
Make a complete decision regarding coverage, acceptance, denial or payment of a claim and communicate this to <b>first-party claimant</b> or <b>third-party claimant</b>	Within 30 calendar days from receipt of notice of the claim	<a href="#">N.H. Code Admin. R. Ins. 1002.05(c)</a>
Provide <b>first-party claimant</b> or <b>third-party claimant</b> a delay letter setting forth the specific reasons that the insurer needs more time to determine whether the claim can be covered, accepted, paid or denied	By the 30 <sup>th</sup> day after receipt of notice of the claim	<a href="#">N.H. Code Admin. R. Ins. 1002.05(c)(1)</a>
Send a letter setting forth the specific reasons for the continued delay in the claim settlement process	Within 30 calendar days from the date of the delay letter in (c)(1) above, and every 30 days thereafter	<a href="#">N.H. Code Admin. R. Ins. 1002.05(c)(2)</a>
Pay portion of the claim not in dispute	Within 5 working days from date of agreement OR within 5 working days of receipt of documentation needed to process claim	<a href="#">N.H. Code Admin. R. Ins. 1002.05(d)</a>
Send delay letter setting forth the reasons for the delay of payment	Within 5 working days from date of agreement or of receipt of the requested documentation	<a href="#">N.H. Code Admin. R. Ins. 1002.05(e)</a>
Send a letter setting forth the specific reasons for the continued delay of payment	Within 30 calendar days from the date of the delay letter in (e) above, and every 30 days thereafter	<a href="#">N.H. Code Admin. R. Ins. 1002.05(f)</a>

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

\*The link provided is to the entire Administrative Code Chapter Claim Settlement.  
In order to find the specific regulation, you will need to scroll down.