



LYNCH & ASSOCIATES, P.C.

Defending Insurance Companies & Self-Insureds

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CLAIMS HANDLING FOR TENNESSEE Property & Casualty Insurance

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge pertinent communications with respect to claims	Reasonably prompt	Tenn. Code Ann. § 56-8-105(2)
Provide forms necessary to present claims with reasonable explanations regarding their use	Within 15 calendar days of request for claims forms	Tenn. Code Ann. § 56-8-105(13)
Settle claims where liability has become reasonably clear	Promptly	Tenn. Code Ann. § 56-8-105(4)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	Tenn. Code Ann. § 56-8-105(7)
Provide a reasonable and accurate explanation of the basis for claims denials or offers of compromise settlement	Promptly	Tenn. Code Ann. § 56-8-105(12)

(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 Tennessee Code. In order to find the specific section, you will need to click on Title 56 Insurance, then click on Chapter 8 Unfair Competition and Unfair or Deceptive Practices, then click on Part 1 Unfair Trade Practices and Unfair Claims Settlement Act of 2009, and finally click on the specific section referenced.