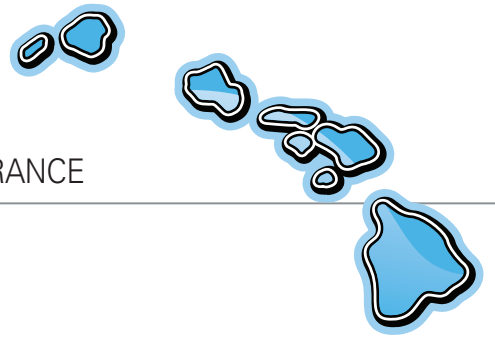


Claim Handling

FOR **HAWAII** PROPERTY & CASUALTY INSURANCE

COMPILED BY LYNCH & ASSOCIATES, P.C. ANCHORAGE, AK, WWW.NORTHLAW.COM



ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	Haw. Rev. Stat. § 431:13-103(a)(11)(E)
Offer payment if the amount of the claim has been determined and is not in dispute	Within 30 calendar days of affirmation of liability	Haw. Rev. Stat. § 431:13-103(a)(11)(F)
Provide insured or insured's beneficiary with a reasonable written explanation for any delay on every claim remaining unresolved for 30 calendar days from the date it was reported	Not specified	Haw. Rev. Stat. § 431:13-103(a)(11)(G)
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	Haw. Rev. Stat. § 431:13-103(a)(11)(P)
Issue a written response to any written inquiry made by the commissioner regarding a claim or consumer complaint that adequately addresses the concerns stated in the communication	Within 15 working days	Haw. Rev. Stat. § 431:13-103(a)(11)(B)