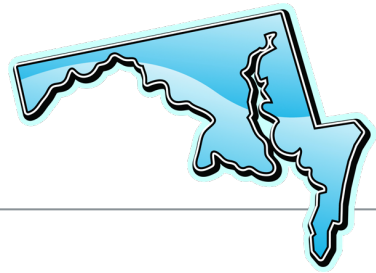


Claim Handling

FOR **MARYLAND** P&C INSURANCE



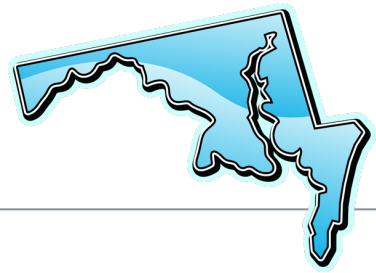
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ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge receipt of notification of claim	Within 15 working days of receipt of notification of claim, unless payment is made within that time period	Md. Code Regs. 31.15.07.03(B)(10)
Provide first-party claimant with necessary forms, instructions and reasonable assistance	Within 15 working days of receipt of notification of claim Compliance with this section constitutes compliance with acknowledgement requirement above	Md. Code Regs. 31.15.07.03(C)
Disclose to first-party claimant all benefits, coverages, or other provisions of an insurance policy under which a claim is presented	Upon written request	Md. Code Regs. 31.15.07.03(A)(1)(c) Md. Code Regs. 31.15.07.03(B)(1)(c)
Provide appropriate reply to written communication from first-party claimant or third-party claimant or representative which suggests that a response is expected	Within 15 working days of receipt of communication	Md. Code Regs. 31.15.07.03(B)(15)
Furnish Maryland Insurance Administration with adequate response to inquiry regarding claim	Within 15 working days of receipt of inquiry or the time specified in the correspondence, whichever is greater	Md. Code Regs. 31.15.07.03(B)(11)
Affirm or deny coverage of claims	Within 15 working days after receiving properly complete claim forms or other proofs of loss, unless investigation is not complete or there is a time limit specified in the policy	Md. Code, Ins. § 27-304(5) Md. Code Regs. 31.15.07.03(B)(12)
Provide a reasonable explanation of the basis for a denial of a claim or the offer of a compromise settlement	Promptly upon request	Md. Code, Ins. § 27-303(6) Md. Code, Ins. § 27-304(14) Md. Code Regs. 31.15.07.03(A)(6) Md. Code Regs. 31.15.07.03(B)(3)

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Claim Handling

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ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Pay portion of the claim not in dispute	Within 15 working days after receipt of a properly completed claim form or other proof of loss unless a longer period of time is provided for in the insurance contract or by law	Md. Code Regs. 31.15.07.02(B)(12)
Complete investigation of first-party claim	Within 45 days of notification of a claim	Md. Code Regs. 31.15.07.04(B)
Notify first-party claimant in writing of need for additional time to complete investigation and the actual reason for needing additional time.	Within 45 days of notification of a claim and every 45 days thereafter until claim is affirmed or denied	Md. Code Regs. 31.15.07.04(B)
Inform first-party claimant who is neither an attorney nor represented by an attorney in writing that there may be an applicable statute of limitations which may bar that claimant's rights in the future	Upon receipt of a written claim	Md. Code Regs. 31.15.07.04(C)