

CLAIMS SETTLEMENT PROVISIONS

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
AL (4/24)	§ 27-1-17	Health	45 days for paper claims; 30 days for electronic claims.		1.5% per month	If claim is denied or pending more information, give notification within 45/30 days. Limits on retroactive adjustments for claims paid.
	§ 27-15-13	Life insurance	If settlement period specified, 2 months from receipt of proofs.		Pay interest at current rate paid for death benefits left on deposit with the insurer from the date of death if proceeds not paid within 30 days.	
	§ 27-16-10	Industrial life	If settlement period specified, 2 months from receipt of proofs.			
	AL ADC 482-1-124-.01 to 482-1-124-.07	Life and health	Life: pay amounts not in dispute within 60 days.	Life: affirm or deny coverage within 60 days; if investigation under way, notify of status every 45 days.		Begin processing claim within 15 days. Reply to claimant initial communication within 15 days. Shall reply within 20 days on written communications from claimant when response requested. Shall notify within 15 days of denial of claim.
	AL ADC 482-1-125-.01 to 482-1-125-.11	Property and casualty	Pay within 30 days of reaching agreement on liability.	Be advised of status within 30 days. Update claimant every 45 days.		Reply to claimant communications within 15 days.

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AK (4/24)	3 AAC §§ 26.040 to 26.070	All	Pay undisputed claims within 30 working days.	10 working days to acknowledge claim.		Shall accept or deny first-party claim within 15 working days of properly executed claim. If additional time to investigate is needed, give notice within the deadline, provide written notice within 45 days of receipt of claim and every 45 days thereafter.
	§ 21.54.020	Group health	On written request of covered person directly to the provider of medical services.			
	§ 21.54.050	Blanket health	After receiving a written request by covered person, insurer shall, within 30 working days after receiving proof of loss, pay provider directly.			
	§ 21.36.495	Health	30 calendar days of receipt of clean claim; 15 days after receipt of requested information.		15% annually on presumed clean claim	

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AZ (4/24)	§ 20-462	All	30 days	10 working days to acknowledge claim; if need more time to investigate, send notice within 45 days and every 45 days thereafter.	Legal rate	First party claims only
	AAC R20-6-801	All, except workers' compensation and title				15 working days after proof received to accept or deny claim; investigations shall be complete within 30 days unless cannot reasonably be completed within that time.
	§§ 20-3101 to 20-3102	Health	30 days of receipt of clean claim.		Legal rate	If require additional information, request within 30 days. Notify of reason for delay in payment.
AR (4/24)	Ins. Reg. 43	All, except workers' compensation and employer's liability	15 working days after advising of acceptance or denial.	15 working days; 15 working days to reply; if need more time to investigate, send notice within 45 days and every 45 days thereafter.		45 days to investigate claims, or notify claimant by letter setting forth the reasons additional time is needed.
	§ 23-66-215; Ins. Reg. 43 §§ 12; 13	Health	30 days to pay clean claims submitted electronically, 45 days other means.		12% per annum penalty for late payments	Shall reopen and pay or deny a previously suspended claim within 30 days of receiving all requested information.
	§ 23-81-118	Life	30 days		8% per year	
	§ 23-79-208	All	As specified in policy.		12% on damages and attorneys' fees	

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CA (4/24)	Ins. §§ 790.03 to 790.034	All	“promptly”			Within 15 days provide notice of claims settlement regulations. Provide a copy where requested.
	Ins. § 10123.147	Health	30 working days		\$15 per year or 10% per annum, whichever is greater.	
	10 CCR §§ 2695.1 to 2695.14	All	Life and disability income: pay within 30 days unless need additional time to make a determination. All others: pay within 30 days; increased to 80 days if suspicion of fraud.	Acknowledge claims within 15 days. Notify if need more time to investigate. Written notice shall be provided every 30 days thereafter. Otherwise accept or deny claim within 40 days.		Respond to any communication from claimant within 15 days. Shall notify claimant of statute of limitations.

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CO (4/24)	§ 10-3-1104	All	“promptly”	“promptly”		
	§ 10-7-112	Life insurance	30 days		Pay interest from date of death at rate of interest for proceeds left on deposit. After that date until date of settlement, 2% above federal discount rate. Use 4% above federal rate if claim is disputed and insurer loses.	
	§ 10-4-642	Auto medical	A clean claim shall be paid, denied or settled within 30 days if electronically submitted and within 45 days if submitted by other means.	Provide form within 15 days after a request is received. Insurer shall, within 30 days after receipt of claim and every 30 days thereafter, send a letter setting forth the reasons why additional time is needed.	10% per annum for first 180 days and 15% per annum thereafter, beginning 90 days after claim submitted.	Give full explanation within 30 days if more information required. All claims should be settled within 90 days except for unusual circumstances then 180 days.
	§ 10-16-106.5	Health	Clean claims: 30 days if submitted electronically, 45 days if submitted by other means. Other: absent fraud, pay within 90 days.	Shall list claim as received within 10 days if not electronic. If need more information, request it within 30 days.	20% of total amount ultimately allowed beginning on 91 st day of receipt of claim.	

COLORADO (cont.)

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STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
CO (cont.)	3 CCR 702-5:5-1-14	First party property and casualty	Within 60 days after receipt of valid claim.	After 60 days, shall notify the reason(s) the claim has not been paid; and every 30 days thereafter.	If claim is \$100 or less, the penalty shall not be more than \$20. If the claim is more than \$100, penalty shall be 8% on benefits due from date valid claim received.	Commissioner may assess civil claim penalty of \$100 per day for failure to pay promptly.
CT (4/24)	§ 38a-816 § 38a-452	All Health Life	“promptly” Paper claims: 60 days after receipt; 30 days after additional requested information received. Electronic claims: 20 days after receipt; 10 days after additional requested information received.			Written notice requesting additional information no later than 30 days after receipt. Written notice requesting additional information no later than 10 days after receipt.

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DE (4/24)	18 Del. Admin. Code 902-1.0 to 902-4.0; 903-1.0 to 903-10.0	All	“Promptly”; prompt payment defined as within 30 days from date of agreement.	15 working days; 30 days to acknowledge liability to pay.	Prime rate plus 3%	10 working days upon receipt of notice of loss to implement prompt investigation. Commissioner may assess penalty for failure to pay promptly. Within a 36-month period, three instances of failure to pay claims promptly will result in a rebuttable presumption that the insurer is in violation of the insurance law.
	18 Del. Admin. Code 1310-1.0 to 1310-12.0	Health	Pay clean claim within 30 days.		Pay to policyholder the amount of claim plus interest at the maximum rate allowable under Delaware law.	
	18 Del. Admin. Code 1408-4.0	Long-term care	Pay clean claim within 30 days.		1% per month	
DC (4/24)	§ 31-3132	Health	Within 30 days of receipt of clean claim.		Monthly rate: 1.5% from 31 st to 60 th day; 2% from 61 st through 120 th day; 2.5% after 120 th day	

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FL (4/24)	§ 627.4265	All	20 days after claims settlement agreement.		12% per year from date of agreement or execution of release.	
	§ 627.6131	Health	For electronic claims, pay within 20 days of receipt of claim. For non-electronic claims, pay within 40 days.	For electronic claims, acknowledge within 24 hours after beginning of next business day. For non-electronic claims acknowledge claim within 15 days.		For electronic claims, notify of defects within 20 days; make final determination within 90 days; failure to pay within 120 days creates an uncontestable obligation to pay the claim. For non-electronic claims, pay or deny within 120 days; must pay or deny within 140 days or create an uncontestable obligation to pay claim.
	§ 626.9541	Property	Undisputed benefits for first party property insurance shall be paid within 60 days after notice.			
	§ 627.70131	Property	Within 60 days after notice.		Bears interest at the rate set forth in § 55.03.	

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GA (4/24)	§ 33-24-59.5	Health	15 working days for electronic claims or 30 calendar days for paper claims.		12% per year	
	§ 33-25-10	Life	Within 30 days of insured's death.		Interest is computed daily at the greater of 6% per year or the highest interest rate currently paid by insurer on proceeds left under an interest settlement option; but if claim is not paid in 30 days, interest computed daily from 30 days after claim filed until payment at the rate of 12%.	Does not apply to credit life policies or policies issued within 12 months of the death of the insured.
	Ga Comp. R. & Regs. 120-2-52-.01 to 120-2-52-.03	Private passenger first party property damage	10 days after coverage is confirmed.	15 days; 15 days to affirm or deny coverage after receiving proof of loss for motor vehicle policies, and 60 days for losses arising from fire or extended coverage type policies; if proof of loss is not required, a coverage investigation to reasonably confirm or deny shall take place within 30 days communication of the claim was received.		If insurer needs more time, insurer shall notify within 5 days of the 15-day or 30-day affirmation or denial requirement; total time to affirm or deny is 60 days.

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HI (4/24)	§ 431:13-103	All	30 days, if amount of claim determined and not in dispute.	Claims arising under policies – reasonable promptness, no more than 15 working days, and shall adequately address the concerns.		Provide a reasonable written explanation for any delay on claim remaining unresolved for 30 days from date reported.
ID (4/24)	§ 41-1328	Motor vehicle collision	20 days		Pay interest at current rate paid for death benefits left on deposit with the insurer from the date of death if proceeds not paid within 30 days.	If more information needed to process claim, notify within 30 days of receipt of an electronic claim or 45 days of receipt of a paper claim.
	§ 41-1337	Life insurance	30 days			
	§§ 41-5601 to 41-5606	Health	30 days electronic claim; 45 days paper claim.		Pay interest at the statutory rate in § 28-22-104 (12 cents per hundred) from the date payment was due.	

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IL (4/24)	215 ILCS 5/347	Burial societies	30 days after approval.		9% per annum from 30 days after proof of loss. 10% per year	60 days to approve or disapprove.
	215 ILCS 5/357.9	Accident and health	30 days			
	215 ILCS 5/812.1	Mine subsidence	90 days			
	50 Ill. Adm. Code 919.80	Auto	Median payment period 40 days for collision claims; 60 days for property damage claims.			Beyond 40/60 days “unreasonable delay”; provide written explanation.
	215 ILCS 5/224	Life	31 days			
	215 ILCS 5/351A-9.3	Long-term care				If claim is denied, provide a written explanation within 60 days and make available all information directly related to the denial.
	50 Ill. Adm. Code 919.70	Health and life				If not settled within 45 days, provide written explanation.
	50 Ill. Adm. Code 919.50	All insurers	30 days after affirming liability.			If claim is denied, provide written explanation within 30 days.
IN (4/24)	§ 27-4-1-4.5	All	“promptly”		If not paid within 30 days, pay interest at rate paid for funds on deposit.	
	§ 27-1-12-35	Life	30 days			

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IA (4/24)	§§ 507B.4 to 507B.4A	Health	“promptly”		10% per year beginning on the 31 st day after receipt of properly filed claim.	
	IAC 191-15.32	Health	30 days after receipt of clean claim.		10% per year beginning on the 31 st day after receipt of clean claim.	
	IAC 191-15.41 to 191-15.42	Property and casualty	Pay within 30 days of affirmation of liability.	Within 30 days advise policyholder of acceptance or denial of claim; acknowledge receipt of notice within 15 days.		If more time needed for investigation, notify claimant within 30 days. Notify of status if incomplete within 45 days of initial notification, and every 45 days thereafter, send a letter with reasons. Respond to policyholder inquiries within 15 days.
	§ 514G.108	Long-term care	“timely” (clean claims)		10% per year when insurer fails to timely pay a clean claim.	

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KS (4/24)	§ 40-447	Life	10 days		Current rate of interest on death proceeds left on deposit plus 1% per year.	
	§ 40-2,126	All, except life and workers' compensation	30 calendar days		18% per annum	
	§ 40-2442	Health	30 days (clean claims); 15 days after receive all the additional information requested.	If not a clean claim, acknowledge in 30 days and explain status.	1% per month	

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KY (4/24)	§ 304.14-400	Fire	30 days		8% per year	
	§ 304.12-235	All	30 days		12% per year after expiration of 30 days.	Includes attorney fees for recovery of late payment.
	806 KAR 12:095	Property and casualty	30 days after affirming liability.	15 days; 30 days to affirm or deny. Provide notice that need more time within 30 days; first notice of status within 45 days after initial receipt and notice every 45 days thereafter.		15 days to respond to communications from claimant; provide claims forms within 15 days.
	806 KAR 12:092	Life and health	Affirm or deny liability within 30 days of loss; provide written notice of denial within 15 days after decision to deny made.	Provide notice that need more time within 30 days; first notice of status within 45 days after initial receipt and notice every 45 days thereafter.	12% per annum after 30 days.	Provide claim forms within 15 days of notification; begin investigation within 15 days. Respond to communications from claimant within 15 days. Reimbursement for attorney fees for recovery of late payment.
	806 KAR 17:360	Health	30 days; 60 days for organ transplant.		Applicable rate in KY law.	
	§§ 304.17A-702 to 304.17A-730	Health	30 days; 60 days for organ transplant.	48 hours if original or corrected claim is submitted electronically; 20 calendar days if submitted by mail or other nonelectronic means.	12% per annum between one and 30 days from dates payment was due; 18% per annum for 31 to 60 days past due; 21% per annum for more than 60 days past due.	

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LA (4/24)	§ 22:1811	Life	60 days		8% per year	
	§ 22:908	Life			Rate paid on deposits with insurer.	Interest to accrue 20 days from the date of receipt of proof of death by insurer.
	§ 22:1892	Property and casualty	30 days	Must initiate claim within 14 days of receipt; 30 days for catastrophic loss. Offer to settle claim within 30 days.	50% of total due or \$1000 whichever is greater, if arbitrary and capricious. If a presidential or gubernatorial declared disaster, 50% of total due or \$2,500 whichever is greater, if arbitrary and capricious.	Fines may be levied against any insurer that violates this subsection: \$1,000 for the first offense, \$2,500 for a second offense within a 12-month period, and \$5,000 for a third or subsequent offense within a 12-month period.
	§ 22:1821;	Health and accident	30 days; 60 days for accidental death.		Penalty is double amount due during delay plus attorney's fees; for accidental death 6% per annum from date of death.	
	§ 22:1188.1	Long-term care	30 business days on clean claim.	30 business days to affirm, deny, or request additional information.	1% per month after 45 business days after receipt of claim or receipt of additional information requested.	

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ME (4/24)	24-A M.R.S.A. §§ 2436; 3002; 2513	All, except fire	30 days		1.5% per month	
		Fire	60 days		1.5% per month	
		Life	2 months		1.5% per month	
MD (4/24)	Ins. §§ 15-1004 to 15-1005	Health	30 days	30 days	1.5% from 31 st to 60 th day; 2% from 61 st to 120 th day; 2.5% after 120 th day	Commissioner may impose a penalty not exceeding \$5000 for violating this section. Violation is subject to a fine not exceeding \$500 per violation that is arbitrary and capricious.
		Specialty mental health	30 days			
	Ins. §§ 16-109; 17-102	Life	30 days	Must acknowledge claim and affirm or deny coverage of claims within 15 working days.	Pay interest at rate payable on proceeds left on deposit. 1.5% per month	Provide necessary forms to claimants within 10 working days.
	COMAR 31.15.07.03	Property and casualty				
	COMAR 31.15.07.06; Ins. 19-508	Personal injury	30 days			
	COMAR 31.15.08.03	Life, health and annuities	30 days			

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MA (4/24)	M.G.L.A. § 176D:3(9)	All	“promptly”			
	M.G.L.A. § 175:119C	Life	30 days		Pay interest at rate for funds left in deposit or 6%, beginning after receipt of proof of death.	
MI (4/24)	§ 500.2006	All	60 days after receipt of proof of loss.	30 days to provide in writing information needed to constitute satisfactory proof of loss unless claim is paid within 30 days.	12% per year	Director may impose a civil fine of not more than \$1,000 per violation not to exceed \$10,000.
		Health	45 days after receipt of clean claim.	Shall notify within 30 days all known reasons that prevent the claim from being a clean claim. If response does not make the claim a clean claim, shall notify within 45 days the adverse claim determination and reason.	12% per year	
	§ 550.1403	Health care corporation	60 days	Shall specify in writing no more than 30 days after receipt, the materials that constitute a satisfactory claim form if not paid within 30 days.	12% per year after 60 days	

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MN (4/24)	§ 72A.201 Subd. 4 § 62Q.75	All, except health Health	30 business days 30 calendar days after receipt of clean claim.	10 business days	1.5% per month	Must notify within 60 days of acceptance or denial of claim.
MS (4/24)	§ 83-9-5	Accident and health	25 days for clean claims submitted electronically; 35 days for clean claims filed on paper.	Must provide claims forms within 15 days of notice of loss.	3% per month	If not a clean claim, notify within 25/35 days.
MO (4/24)	20 CSR §§ 100-1.010 to 100-1.050	All	10 working days	10 working days documented in claim file.	Life: 9% per year from date of death if not paid within 30 days.	Within 15 working days after forms submitted, notify of acceptance or denial; may request more time to investigate, must give status of investigation within 45 days of notice and every 45 days thereafter; respond to all communications within 10 working days.
MT (4/24)	§ 33-18-232 § 33-18-245 § 33-20-114	All Auto - property damage Life	30 days; 60 days if reasonable request by insurer for more documents. 30 working days for claims of \$2500 or less. 60 days; if paid after 30 days then interest accrues.		10% per year after the applicable 30 or 60 days. If not paid within first 30 days, include interest from the 30 th day until settlement. Use 90-day AA asset- backed commercial paper rate.	

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NE (4/24)	§ 44-3,143	Life	30 days		Interest based on formula pursuant to § 45-103.	
	Neb. Admin. R. & Regs. Tit. 210, Ch. 60, §§ 001 to 013	Property and casualty	Shall send offer within 15 days of determining coverage; shall make payment 15 days after claimant accepts offer.	15 days; provide claim forms within 15 days of notification to comply with requirements and policy conditions.		Within 15 days initiate investigation. Insurer to send acceptance or denial to insured within 15 days. Notice shall be given within 30 days of initial notification and every 30 days thereafter.
	Neb. Admin. R. & Regs. Tit. 210, Ch. 61, §§ 001 to 011	Life and health	Shall tender payment within 15 days of determination of liability.	15 days; provide claim forms within 15 days of notification to comply with requirements and policy conditions.		Within 15 days initiate investigation. If claim remains unresolved 15 days after proof of claim, written notice shall be given. Notice shall be given within 30 days of initial notification and every 30 days thereafter.
	§§ 44-8001 to 44-8010	Health Care Prompt Payment Act	30 calendar days for a clean claim filed electronically; 45 calendar days after receipt if submitted other than electronically.		12% per annum	Within 30 days, insurer shall request additional information to resolve the claim; person has 30 days to respond. Does not apply to any individual or group policies that provide coverage for a specific disease, accident-only coverage, hospital indemnity coverage, disability income coverage, Medicare, long-term care, or other limited-benefit coverage.

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NV (4/24)	NAC 686A.665	All		20 working days		Must respond to communications within 20 working days.
	NAC 686A.675	All	Insurer shall pay claim 30 days after accepted.	First party claimant shall be notified of acceptance or denial within 30 working days.	Prime plus 2% from date claim should have been paid as established pursuant to NRS 99.040.	Insurer shall notify within 30 working days of proof of loss if more time needed and provide updates 30 days after receipt of initial notice and every 30 days thereafter.
	§ 616C.136	Industrial accident	Pay within 45 days after approved.		Pay interest equal to prime rate of largest bank in Nevada plus 6%.	Approve or deny claim within 45 days. If additional information is needed, request within 20 days.
	§ 690B.012	Casualty	30 days after approval.		Prime plus 2% pursuant to NRS 99.040.	Approve or deny within 30 days. 20 days to request more information and notify at least once every 30 days thereafter until claim is approved or denied.
	§ 688B.190	Group life	30 days		If not paid within 30 days, pay interest at rate for funds on deposit.	
	§ 686A.300	Motor vehicle	30 days after receipt of statement of charges.			
	§§ 683A.0879; 689A.410; 689B.255; 689C.335; 695B.2505; 695C.185	Health	Pay claim within 30 days after approved.		Pay interest equal to prime rate of largest bank in Nevada plus 6%.	Approve or deny within 30 days. May request additional information within 20 days; shall then approve or deny within 30 days and provide payment 30 days after approval.

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NH (4/24)	§ 407:12	Fire	60 days after receipt of proof of loss.			Must begin investigation within 15 days of receipt of notice of loss.
	§ 407:12-a	Fire – undisputed incidentals costs	15 days after proof of loss			
	N.H. Code Admin. R. Ins. 1001.01 to 1001.11	All, except property and casualty	Shall pay claim within 5 working days of agreeing upon settlement of claim.	Acknowledge receipt in writing within 10 working days. Insurer shall commence investigations within 5 working days.		Insurer shall respond to communications within 10 working days. Decision to accept or deny health insurance claim must be made within 30 days. Other claims within 10 working days after acknowledgement; insurer may request more time within 10 working days; provide information 30 days of receipt of claim and provide update every 30 days thereafter.
	N.H. Code Admin. R. Ins. 1002.01 to 1002.20	Property and casualty	Shall pay claim within 5 working days of settlement or receipt of documentation to process the claim requested by the insurer.	Acknowledge receipt within 10 working days. Commence investigation within 5 working days.		Shall reply within 10 working days to all communications from claimants. Shall accept or deny claim within 30 working days; if need additional time must inform in writing within 5 working days; provide information within 30 working days of delay letter and every 30 days thereafter.

NEW HAMPSHIRE (cont.)

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NH (cont.)	§ 408:11	Life	“Timely manner” – within 30 days after death of insured.		If not paid within 30 days, pay interest at rate for funds on deposit plus 10% annually.	
	§§ 415:6-h; 415:18-k; 420-A:17-d; 420-J:8-a	Health	30 days after receipt of clean written claim; 15 days after receipt of clean electronic claim.	15 days to notify of denial or need for further information for electronic claim, 30 days for written claim. Insurer shall adjudicate claim within 45 days.	1.5% per month	Insurer shall mail check within 5 business days after check was issued.
	§ 3601.31	Long-term care	30 business days for a clean claim.	Send a written notice denying or requesting additional information within 30 days.	1% per month	30 days after receipt of additional information, send payment or specific reason or reasons for denial.

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NJ (4/24)	NJAC 11:2-17.6 to 11:2-17.7	All	30 days, first party claims except personal injury and auto physical damage. 60 days maximum auto personal injury 45 calendar days for 3 rd party claims damage 90 calendar days for 3 rd party bodily injury claim All life insurance claims must be paid within 60 days; 90 days of receipt of requested documentation.	10 working days from receipt of settlement; shall commence investigation within 10 days.	Interest on life insurance shall be based on the State of New Jersey Cash Management Fund. Established pursuant to N.J.S.A. 52:18A-90.4.	Advise of acceptance or rejection of claim within 10 days after acknowledgment. Respond to all communications within 10 days. If additional time is needed must send written notice; updated written notice must be sent within 45 days of the receipt of the claim and every 45 days thereafter.
	§§ 17:48-8.4; 17:48A-7.12; 17:48E-10.1; 17:48F-13.1; 17B:26-9.1; 17B:27-44.2; 26:2J-8.1	Health	Pay electronic claims within 30 days; pay paper claims within 40 days.	Acknowledge electronic claim within 2 working days of receipt.	12% per year, 30 days from receipt of electronic claim and 40 days of other claims.	
	17:48C-8.1; 17:48D-9.4;	Health - dental	Pay electronic claims within 30 days; pay paper claims within 40 days.	Acknowledge electronic claim within 2 working days of receipt.	Dental claims 10% per annum.	

NEW JERSEY (cont.)

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STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
NJ (cont.)	NJAC 11:22-1.3 to 11:22-1.6	Health	Pay electronic claims within 30 days; other claims within 40 days.	Acknowledge receipt of claim within 2 days if received electronically; 15 days if paper. If paid within that time frame, payment constitutes acknowledgment.	10% per year for dental; 12% per year for health	If claim is disputed, pay within 30 (electronic) or 40 days after dispute reached. Pay no later than 10 working days from either the receipt of final agreement or the date of performance, whichever is later.
	§ 17B:25-11	Life	60 days after proof of death received.		Overdue claims subject to interest at rate of the State of New Jersey Cash Management Fund after 90 days from proof of death.	If claim is denied or requires additional investigation, notify within 45 days.
NM (4/24)	§ 59A-16-21	All	45 days after proof of loss.		1.5 times prime lending rate.	

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NY (4/24)	11 NYCRR 216.2 to 216.12 (Reg. 64)	All	5 business days after agreement.	15 business days in writing; shall commence an investigation within 15 business days.		Advise within 15 business days of acceptance or rejection of claims; 10 days after claim to inspect motor vehicle. Reply to communications within 15 business days. Can request additional time to investigate; should provide information 90 days after initial letter request and every 90 days thereafter. On or after 5/30/2020, for loss of or damage to property resulting from a riot or civil commotion, insurer shall commence investigation within 6 business days. Can request additional time to investigate within 15 days from proof of loss; should provide information with explanation for the need for additional time 30 days after initial letter request and every 30 days thereafter.
	11 NYCRR 65-3.8 to 65-3.9	Motor vehicle (personal injury protection)	30 calendar days after proof of claim.		2% per month	Insurer shall either pay or deny within 30 calendar days of proof of claim.

NEW YORK (cont.)

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
NY (cont.)	Ins. Law § 3224-a; 11 NYCRR 217-1.1 to 217-1.2 (Reg. 178)	Health	Within 30 days of receipt of electronic claim; 45 days after receipt of claim by other means. Within 15 days upon the determination after appeal of a claim or bill denied.	30 days to notify if claim is in dispute.	Interest at rate set by commissioner of taxation and finance for corporate taxes or 12% per annum, whichever is greater.	Claim is considered complete if it contains elements in regulation.
	Ins. Law § 5106	Motor vehicle (first party)	30 days after proof of loss.		2% per month	Reasonable attorney fees if overdue.
NC (4/24)	§ 58-3-100	All		30 days		If accident, health or disability policy, if claim is under investigation 45 days after notice, must send claim status report and send report every 45 days thereafter.
	§ 58-3-225	Health care provider	30 days	30 days	18% beginning on the day the claim should have been paid.	If claim is not paid or denied within 60 days, insurer shall send claim status report; report shall be sent every 30 days thereafter.
	§ 58-57-60	Credit life and health		30 days		Within 30 days acknowledge investigation, pay claim, make bona fide written offer, or written denial.
	11 NCAC 4.0319	Life, accident and health				If claim not paid within 45 days after receipt, insurer shall mail claim status report.
	11 NCAC 4.0421	Property and liability	10 business days after settlement.			

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
ND (4/24)	§ 26.1-36-37.1	Health	15 business days after proof of loss.			If claim or portion is contested, must notify in writing and reason for the contest. Within 15 business days of receipt of information requested, must pay or deny the claim.
	§ 26.1-33-05	Life	2 months after proof of death.			Proof of death must be filed within 180 days.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
OH (4/24)	OAC 3901-1-07	All	5 days after agreement.	15 days; must commence investigation within 21 days.		Accept or reject claim within 21 days of properly executed proof of loss. Must notify within 21 days of proof of loss if need more time to investigate. If claim remains unsettled for 90 days must send letter to claimant setting forth need for further time to investigate; send every 90 days thereafter.
	OAC 3901-1-54	Property and casualty	10 days after acceptance (first party claims).	15 days after receipt of claim; payment within 15 days satisfies acknowledgement.		Insurer shall respond to communications from claimant within 15 days. Must accept or deny within 21 days of proof of claim; may request more time within that 21 days; shall provide updates every 45 days.
	§ 3915.052	Life			From date of death, federal rate in IRC § 1274(d) or current rate of interest on proceeds left on deposit, whichever is greater.	
	§ 3923.061	Sickness and accident			From date of death, federal rate in IRC § 1274(d) or current rate of interest on proceeds left on deposit, whichever is greater.	

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
OK (4/24)	36 Okl.St.Ann. § 1219	Health	45 calendar days of receipt of clean paper claim; 30 days of clean electronic claim.	Notify within 30 days in writing and give reason if claim is denied.	Overdue claim shall bear interest at rate of 10% per year.	Shall notify of acceptance or rejection within 45 days (paper) and 30 days (electronic) of receiving additional information or corrections. Reasonable attorneys' fees to prevailing party.
	36 Okl.St.Ann. §§ 1250.1 to 1250.16	All	“prompt”	Insurers shall acknowledge within 30 days.		Notify of acceptance or denial of P/C claim within 60 days; investigations shall be complete within 60 days; if additional time needed, should notify claimant within 60 days from receipt of claim; time for investigation shall not exceed 120 days. Insurers shall respond to written communications from claimant within 30 days.
	36 Okl.St.Ann. § 3629	All	60 days from proof of loss.		15% if insured is prevailing party following a judgment.	
	36 Okl.St.Ann. § 4030.1	Life	30 days after proof of death.		Current rate on insurer's deposits or U.S. Treasury Bill rate plus 2% after 31 days of proof of loss.	First party claims. Shall provide claims forms within 10 days after written notification of death.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
OR (4/24)	O.R.S. §§ 743B.450 to 743B.452	Health Benefit Plans	30 days of receipt of clean claim.		12% per annum on the 31 st day after the insurer received the claim or request for additional information.	If need more information to process, must notify claimant within 30 days.
	O.R.S. §§ 743.192; 743.327	Life	30 days after receipt of proof of death.		If not paid in 30 days, pay interest at rate paid on funds left on deposit.	
	OAR 836-080-0225 to 836-080-0235	Annuities		30 days to acknowledge or pay		30 days to respond to pertinent communications from claimant; 45 days to complete investigation; 30 days to accept or deny claim. If insurer needs additional time, shall notify claimant within 30 days of receipt of proof of loss and shall give notice of status 45 days after first notification and every 45 days thereafter.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
PA (4/24)	31 Pa. Code §§ 146.5 to 146.7	All		10 working days		<p>Shall respond to communications from claimant within 10 working days.</p> <p>30 days to complete investigation; if investigation cannot be completed within 30 days, and every 45 days thereafter, insurer shall provide written explanation for delay.</p> <p>First party claimant should be notified of acceptance or denial within 15 days; insurer may notify of need for additional time within 15 days and 30 days from initial notification and every 45 days thereafter, send claimant explanation for delay.</p>
	40 P.S. § 991.1111b	Long-term care	30 business days for clean claim.		1% per month if still unpaid within 45 days if approved.	<p>If insurer needs additional information, shall pay or deny claim within 30 days of receipt of information.</p>

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
PR (4/24)	26 L.P.R.A. § 2205	Surety	90 days			
	26 L.P.R.A. § 2716b	All	All claims must be settled within 90 days at the latest.			
	PRS ADC OCS Reg. 2080 (Rule XLVII)	All	10 business days from acceptance of settlement.	15 business days		Insurer must accept or reject claim within 15 days of receipt of total loss; if insurer needs more time, must notify within 15 days; if 90 days have passed, insurer must give notice explaining the need for additional time to investigate.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
RI (4/24)	§ 27-9.1-4	All	“promptly”	30 days to respond to a claim.		
	§ 27-4-26	Life			9% per annum from date of death.	
	§ 9-1-50	All	30 days after release sent.		12% per annum	Allows private cause of action.
	§§ 27-18-61; 27-19-52; 27-41-64	Health	40 days paper, 30 days electronic.		12% per annum	30 days to notify that more information is needed or claim is being denied.
	230-RICR-20-40-1.1 to 230-RICR-20-40-1.6	Life, accident and health	30 days of affirmation of liability. When claim is denied, notice shall be sent within 15 days of determination.			Shall provide claims forms within 15 days; insurer shall begin investigation within 15 days of proof of loss; if claim remains unresolved within 30 days from receipt of proof of loss, shall provide written explanation of proof of delay; 45 days from initial receipt and every 45 days thereafter provide reason for additional time. Shall acknowledge and respond to written communications within 15 days to pending claim.

RHODE ISLAND (cont.)

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
RI (cont.)	230-RICR-20-40-2.1 to 230-RICR-20-40-2.10	Property and casualty	30 days following an affirmation of liability.	Written acknowledgement within 15 days.		Respond in writing within 15 days to all written communications from claimant; shall advise of acceptance or denial within 21 days of proof of loss; if more time needed, must notify within 21 days and shall, 45 days from initial receipt and every 45 days thereafter, send a letter to claimant regarding need for additional time.
SC (4/24)	§§ 38-59-10 to 38-59-50 § 38-63-80	All Life	“promptly” 30 days of submission of proof of death.	“Promptly”; must provide loss claims forms within 20 days.	If not paid in 30 days, legal rate of interest from date of death.	Includes attorney fees if suit required to collect payment not made in 90 days.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
SD (4/24)	§ 58-33-67	All	“promptly”	Must acknowledge and act upon communications regarding claims within 30 days.	Pay interest at rate of 4% or current rate for proceeds left on deposit from date of death, whichever is greater.	30 calendar days to notify additional information is required; additional information must be submitted within 30 calendar days.
	§ 58-15-26.2	Life insurance and annuities				
	§ 58-12-20	All	30 calendar days after receipt of electronic clean claim; 45 calendar days after receipt if payable by the plan.			
TN (4/24)	§ 56-8-105	All	“prompt”			Must provide claims forms within 15 days if requested. Insurer must pay 25% of the loss in addition to the loss and interest if refusal to pay was not in good faith; 12.5% for unauthorized insurer.
	§ 56-7-105		60 days			
	§ 56-7-315	Life and annuities				

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
TX (4/24)	28 TAC § 21.203	All	“prompt”	15 business days		
	28 TAC §§ 21.2801 to 21.2816	Managed Care Carrier	Clean claim must be paid within 30 days for electronically submitted claim and 45 days for paper claim. 18 days to pay an electronic prescription benefit after affirmative adjudication; 21 days for paper prescription benefit claim after affirmative adjudication.		If paid on or before the 45 th day of the applicable claims payment period, the lesser of 50% of the difference between the billed charge and the contracted rate or \$100,000; if paid between 46 th and 91 st day, 100% of the difference or \$200,000; after 91 st day, the above 100% or \$200,000 plus 18% annual interest.	Notify provider if paper claim is deficient within 45 calendar days of the nonelectronic claim or within 30 days of the electronic claim; or 18 days for electronic prescription benefit claim and 21 calendar days for the nonelectronic claim.
	§§ 542.051 to 542.061	All (with exceptions)	Shall pay claim no later than 5 business days after acceptance of claim; 20 business for surplus lines.	15 days; 30 days for eligible surplus lines insurer.	18% per year after 60 days or time specified by statute plus reasonable attorney’s fees.	Shall notify of acceptance or rejection within 15 days of receiving all information for proof of loss. Insurer can notify of need for additional time within those 15 days; must accept or reject no later than 45 days after that notice.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
UT (4/24)	§ 31A-22-309	Motor vehicle	30 days after reasonable proof of claim.		1.5% per month	
	§ 31A-26-301.6	Health	30 days; 45 days for income replacement benefits.		For late fee, multiply total amount of claim by number of days late times 0.033% daily interest rate. Late fee does not include an amount that is less than \$1.	Insurer shall pay claim or deny within 30 days; 45 days for income replacement benefits; can receive 15 additional days with notice within 30 days. Can extend for 30 days for income replacement benefits. Shall respond to written communications within 15 days.
	U.A.C. R590-190-1 to R590-190-14	Property, liability and title	30 days after proof of loss when liability is reasonably clear.	15 days	Pay interest at the legal rate for overdue claims.	Shall accept or deny claim within 30 days; if more time needed, notify within 30 days of proof of loss; send notice within 45 days after initial notice and every 45 days thereafter if claim remains unresolved.

UTAH (cont.)

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
UT (cont.)	U.A.C. R590-192-1 to R590-192-11	Health	20 days after completion of investigation.		Pay interest on late claims at the legal rate if not completed in 20 days.	Notice to claimant if file is not complete; shall notify of claim decision within 48 hours of receipt of necessary information. Urgent care claims must be provided no later than 72 hours after receipt of claim. Pre-service benefit determinations shall be made in 15 days but can receive additional time with notice. Post- benefit claim determinations must be made within 30 days but can receive additional time. Decisions on income replacement benefits must be made within 45 days with additional time if needed.

UTAH (cont.)

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
UT (cont.)	U.A.C. R590-191-1 to R590-191-9	Life	15 days after completion of investigation.	Acknowledge within 15 days.	Pay interest at legal rate if not settled within 15 days of completion of investigation. For policies issued after 5/5/2008, interest accrues from date of death at the rate applicable to funds left on deposit; if not paid within 30 days, additional interest accrues on the 31 st day of proof of death or receipt of pertinent information at the rate of 10% annually.	Respond to any communication within 15 days; shall complete claims investigation within 30 days; if additional time needed, send notice within 30 days receipt of proof of loss and every 30 days thereafter. Shall provide claim settlement or provide written denial to the claimant within 15 days of completing the investigation.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
VT (4/24)	8 V.S.A. § 3665a	Property, casualty, surety, and title, not workers' comp	Claims other than surety and title: 10 business days after settlement claim agreed upon. Surety and title claims, 30 days. If contested claim, 30 days after a final nonappealable judgement.		Interest on amount of claim at the judgement rate allowed by law. Shall accrue from 30 days after properly executed proof of loss received.	
	8 V.S.A. § 3665b	Life and annuity	30 days after a properly executed proof of loss. If contested claim, 30 days after a final nonappealable judgement.		All payments of claims shall include interest accrued from date of death to date of payment. Interest rate on proceeds left on deposit or 6%, whichever is greater. For variable annuity contracts subject to SEC, 8 days.	
	ADC 4-3-7:1 to 4-3-7:9 (Ins. Reg. 79-2)	All	10 business days of agreement on settlement.	10 business days		Shall respond to communications from claimant within 10 business days. First party claimants shall receive notice of acceptance or denial within 15 business days; if need more time for third party claim, shall notify with explanation within 30 business days of original notification and every 30 business days thereafter.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
VI (4/24)	22 V.I.C. § 228	All	30 days after agreement to settle or proof of claim whichever comes last.		If suit brought, interest at prime rate from date of loss to date of judgment.	
	22 V.I.C. § 1013	Industrial life	2 months after receipt of due proof of death.			
VA (4/24)	14 VAC §§ 5-400-10 to 5-400-100	All	Accident and sickness – pay or deny within 21 calendar days of proof of loss	15 calendar days; acknowledgment of the claim is satisfied if payment or denial of the claim is made to the provider within 21 calendar days.		Shall respond to communications from claimant within 15 days; 15 days to advise of acceptance or denial of first party claim; if need more time, notify within 15 days; if investigation not complete, send written notice within 45 days of receipt of notice of claim and every 45 days thereafter.
	§ 38.2-510	All	“prompt”	“prompt”		

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
WA (4/24)	WAC §§ 284-30-300 to 284-30-380	All	“prompt”; payment of a settled claim within 15 business days after receipt of properly executed release or other settlement documents.	10 working days or 15 for group contracts.		30 days for investigation; 15 working days of receipt of proof of loss to notify first party claimant of acceptance or denial; shall give notice of need for more time within 15 working days and provide written need for more time within 45 days of receipt of initial notification and every 30 days thereafter; appropriate response to communications shall be given within 10 working days, 15 for group contracts. Where insurer is obligated to furnish an appropriate release or settlement document, it must do so within 20 working days after a settlement has been reached.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
WV (4/24)	§ 33-30-10	Mine subsidence	120 days of proof of loss.			
	WV ADC §§ 114-14-1 to 114-14-6	All	15 working days after agreement.	15 working days		Begin investigation within 15 working days; respond to communications within 15 working days; shall deny the claim or make offer within 10 working days after investigation; if insurer needs more than 30 calendar days to investigate, provide notice within 15 working days after the 30 day period; provide written notice of delay every 45 days thereafter.
	§§ 33-13-14 to 33-13-14a; 33-14-30 to 33-14-30a	Life and group life	Not to exceed 2 months from receipt of proof of death.		Current rate on proceeds left on deposit with insurer computed from the date of death.	
	WV ADC § 114-32-30	Long-term care	30 days if clean claim	30 business day	1% per month on amount unpaid 45 business days after the receipt of claim.	30 business days to decline or request additional information. After information received, 30 business days to deny with explanation or pay.

CLAIMS SETTLEMENT PROVISIONS

STATE	CITATION	LINE	TO BE PAID	ACKNOWLEDGMENT	INTEREST PENALTY	NOTES
WI (4/24)	§ 628.46	All	“promptly”; 30 days after written notice of covered loss.		7.5% per year if not paid within 30 days of proof of loss.	
WY (4/24)	§ 26-13-124	All	“promptly”	“promptly”		

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.