

ICRS 52-Jurisdiction Property Claim Rights Source Index

Commercial & Multifamily Property Owners

Prepared September 27, 2026 · Controlled distribution for qualified recipients.

- This is a navigation tool, not a statement of current law or legal advice. Use this index to jump to each jurisdiction in the NAIC's two claims-practice charts. Follow the cited law and regulator links to verify current requirements for the loss location.

MC-50

Claims Settlement Provisions — acknowledgment, investigation, payment, and interest/penalty sources

MC-55

Private Rights of Action — unfair-practices statutes, other statutes, and common-law theories

52 Jurisdictions

All U.S. states, D.C., and Puerto Rico covered in this index

Use and ownership

This material is for general educational information. It is not legal advice, insurance coverage advice, or a guarantee of coverage or recovery. Review the applicable policy, deadlines, and current law with qualified professionals for your specific loss.

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Start Here: How to Use the Index

1 Identify the Loss Jurisdiction

A multi-property loss may involve more than one jurisdiction. Determine the correct loss location before proceeding.

2 Open MC-50 for That Jurisdiction

Research potential claim acknowledgment, investigation, payment, and interest/penalty sources. Filter out health, life, auto, and other lines that do not apply to a commercial property claim.

3 Open MC-55 for Private Remedies

Its entries distinguish unfair-practices statutes, other statutes, and common-law theories. Do not reduce the answer to one yes/no label.

4 Find the Regulator & Verify

Use the [NAIC insurance-department finder](#) to find the regulator and complaint channel. Verify the cited statutes and regulations in current official state sources and review the actual policy.

Source Editions

- [MC-50 Claims Settlement Provisions, Spring 2024](#)
- [MC-55 Private Rights of Action, Summer 2023](#)

The NAIC says its charts are research aids rather than formal legal opinions. This index links to the charts; it does not reproduce their tables. Last checked September 27, 2026.

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
Alabama (AL)	MC-50 · p. 1	MC-55 · p. 1	Ala. Admin. Code 482-1-125-.05 (property claim rule; Ala. Code §27-12-24 also in NAIC chart)
Alaska (AK)	MC-50 · p. 2	MC-55 · p. 2	AS 21.36.125 (official agency explainer; not direct code)
Arizona (AZ)	MC-50 · p. 3	MC-55 · p. 3	A.R.S. §20-461 (statute disclaims private cause of action)
Arkansas (AR)	MC-50 · p. 3	MC-55 · p. 3	Ark. Code §23-66-206 (code lookup)
California (CA)	MC-50 · p. 4	MC-55 · p. 4	Ins. Code §790.03 & 10 CCR §2695 (guide is residential-oriented; confirm commercial application)
Colorado (CO)	MC-50 · p. 5	MC-55 · p. 5	C.R.S. §§10-3-1104(1)(h), 10-3-1115-1116 (code lookup; distinguish unfair-practices rule from first-party remedy)
Connecticut (CT)	MC-50 · p. 6	MC-55 · p. 6	Conn. Gen. Stat. §38a-816

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

** Applicability and available remedies depend on current law, claim type, and policy.*

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
Delaware (DE)	MC-50 · p. 7	MC-55 · p. 7	18 Del. C. §2304(16)
District of Columbia (DC)	MC-50 · p. 7	MC-55 · p. 7	D.C. Code §31-2231.17
Florida (FL)	MC-50 · p. 8	MC-55 · p. 8	Fla. Stat. §627.70131 (claim communications); §624.1551 (property civil-remedy prerequisite)
Georgia (GA)	MC-50 · p. 9	MC-55 · p. 9	Ga. Comp. R. 120-2-20 (property/marine/casualty/ surety unfair trade & claims settlement; not auto); O.C.G.A. §33-4-6 requires code review
Hawaii (HI)	MC-50 · p. 10	MC-55 · p. 10	HRS §431:13-103
Idaho (ID)	MC-50 · p. 10	MC-55 · p. 10	Idaho Code §41-1329 (link requires user verification)
Illinois (IL)	MC-50 · p. 11	MC-55 · p. 11	215 ILCS 5/154.6 ; §155

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

** Applicability and remedies require review of current law and the policy.*

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
Indiana (IN)	MC-50 · p. 11	MC-55 · p. 12	Ind. Code §27-4-1-4.5 (code lookup)
Iowa (IA)	MC-50 · p. 12	MC-55 · p. 12	Iowa Code §507B.4
Kansas (KS)	MC-50 · p. 13	MC-55 · p. 12	Kan. Stat. §40-2404
Kentucky (KY)	MC-50 · p. 14	MC-55 · p. 13	KRS §304.12-230 (confirm amendments in current code)
Louisiana (LA)	MC-50 · p. 15	MC-55 · p. 13	La. R.S. §22:1892 (use current law; old NAIC citation to §22:1973 superseded; catastrophe provisions and commercial property details require review)
Maine (ME)	MC-50 · p. 16	MC-55 · p. 14	24-A M.R.S. §2164-D (expressly no private action under this section)
Maryland (MD)	MC-50 · p. 16	MC-55 · p. 14	Ins. §27-303 ; §27-1001 (pre-suit administrative requirement; commercial claim exception for applicable liability limit over \$1 million; remedies under Courts §3-1701)

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

** Applicability, notice, and remedies require current law and policy review.*

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
Massachusetts (MA)	MC-50 · p. 17	MC-55 · p. 14	Mass. Gen. Laws ch. 176D §3 (commercial insured remedies under ch. 93A require separate analysis)
Michigan (MI)	MC-50 · p. 17	MC-55 · p. 15	MCL §500.2026 ; §500.2006
Minnesota (MN)	MC-50 · p. 18	MC-55 · p. 16	Minn. Stat. §72A.201 (administrative enforcement language in subd. 1)
Mississippi (MS)	MC-50 · p. 18	MC-55 · p. 17	Miss. Code §§83-5-33, 83-5-35 (official lookup; specific citation requires current-code confirmation)
Missouri (MO)	MC-50 · p. 18	MC-55 · p. 18	RSMo §375.420 (vexatious refusal)
Montana (MT)	MC-50 · p. 18	MC-55 · p. 18	MCA §§33-18-201, 33-18-242 (claims rule and independent action separately)
Nebraska (NE)	MC-50 · p. 19	MC-55 · p. 19	Neb. Rev. Stat. §44-1540

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

* Check current law, policy, and whether a private remedy applies.

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
Nevada (NV)	MC-50 · p. 20	MC-55 · p. 19	NRS §686A.310
New Hampshire (NH)	MC-50 · p. 21	MC-55 · p. 20	RSA 417:4(XV)
New Jersey (NJ)	MC-50 · p. 23	MC-55 · p. 20	N.J.S.A. §17:29B-4 (code lookup; verify current section)
New Mexico (NM)	MC-50 · p. 24	MC-55 · p. 21	NMSA §§59A-16-20, 59A-16-30 (code lookup)
New York (NY)	MC-50 · p. 25	MC-55 · p. 22	Insurance Law §2601
North Carolina (NC)	MC-50 · p. 26	MC-55 · p. 23	G.S. §58-63-15(11) (this subsection alone does not create a private cause of action)
North Dakota (ND)	MC-50 · p. 27	MC-55 · p. 24	NDCC §26.1-04-03

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

** Applicability, private remedies, and policy terms require current state-specific review.*

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
Ohio (OH)	MC-50 · p. 28	MC-55 · p. 25	OAC 3901-1-54 (property/casualty; rule expressly creates no private action)
Oklahoma (OK)	MC-50 · p. 29	MC-55 · p. 26	36 O.S. §1250.5 (PDF ed. 2022; current amendments must be checked)
Oregon (OR)	MC-50 · p. 30	MC-55 · p. 27	ORS §746.230
Pennsylvania (PA)	MC-50 · p. 31	MC-55 · p. 28	42 Pa.C.S. §8371 (bad faith); 40 P.S. §1171.5 (unfair practices act)
Puerto Rico (PR)	MC-50 · p. 32	MC-55 · p. 28	26 L.P.R.A. §2716a (official insurance code PDF; code lookup)
Rhode Island (RI)	MC-50 · p. 33	MC-55 · p. 29	R.I. Gen. Laws §27-9.1-4 ; §9-1-33 (separate bad-faith insured remedy)
South Carolina (SC)	MC-50 · p. 34	MC-55 · p. 30	S.C. Code §38-59-40 (attorney fees on statutory conditions)

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

** Applicability and private remedies require current-law/policy review; Oklahoma and Puerto Rico links are official code lookup PDFs.*

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
South Dakota (SD)	MC-50 · p. 35	MC-55 · p. 31	SDCL §58-33-67
Tennessee (TN)	MC-50 · p. 35	MC-55 · p. 32	Tenn. Code §§56-8-105 & 56-7-105 (code lookup; applicability requires review)
Texas (TX)	MC-50 · p. 36	MC-55 · p. 32	Ins. Code Ch. 541 (unfair practices); Ch. 542 (prompt payment)
Utah (UT)	MC-50 · p. 37	MC-55 · p. 33	§31A-26-303 (statute provides no private cause of action)
Vermont (VT)	MC-50 · p. 40	MC-55 · p. 33	8 V.S.A. §4724
Virginia (VA)	MC-50 · p. 41	MC-55 · p. 34	§38.2-510
Washington (WA)	MC-50 · p. 42	MC-55 · p. 35	RCW 48.30.015

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

** Applicability, remedies, notice, and policy terms require current state-specific review.*

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Jurisdiction	MC-50 Claims Settlement	MC-55 Private Remedies	Current law / official source
West Virginia (WV)	MC-50 · p. 43	MC-55 · p. 35	W. Va. Code §33-11-4(9) (unfair claim settlement); §33-11-4A limits third-party remedy — do not confuse with first-party property insured
Wisconsin (WI)	MC-50 · p. 44	MC-55 · p. 36	Wis. Stat. §628.46 (timely payment); Wis. Admin. Code Ins 6.11 (claim-settlement rule; check private remedy separately)
Wyoming (WY)	MC-50 · p. 44	MC-55 · p. 36	Wyo. Stat. §26-13-124 (official current Title 26 PDF)

Use the official [insurance-department finder](#) for regulator and complaint contacts. Read current state law before relying on any chart entry.

Source Editions

- [MC-50 Claims Settlement Provisions, Spring 2024](#)
- [MC-55 Private Rights of Action, Summer 2023](#)

Important Caution

This index combines NAIC MC-50 (Spring 2024) and MC-55 (Summer 2023) navigation with selected current official law links. The charts are research aids, not legal opinions. Some entries link to official code lookup portals or PDFs and need section-level verification; verify current law, line-of-business applicability, policy terms, notice requirements, and available remedies before use. Old NAIC entries may have changed, including Louisiana §22:1973 repeal. Last checked September 27, 2026.