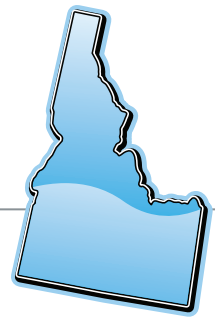


Claim Handling

FOR **IDAHO** PROPERTY & CASUALTY INSURANCE

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



ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge and act upon communications with respect to claims	Reasonably promptly	Idaho Code Ann. § 41-1329(2)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	Idaho Code Ann. § 41-1329(5)
Settle claims in which liability has become reasonably clear	Promptly	Idaho Code Ann. § 41-1329(6)
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	Idaho Code Ann. § 41-1329(14)