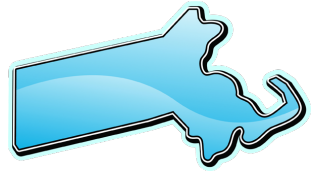


Claim Handling

FOR MASSACHUSETTS

P&C 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	Promptly	Mass. Gen. Laws Ann. ch. 176D § 3(9)(b)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	Mass. Gen. Laws Ann. ch. 176D § 3(9)(e)
Settle claims in which liability has become reasonably clear	Promptly	Mass. Gen. Laws Ann. ch. 176D § 3(9)(f)
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	Mass. Gen. Laws Ann. ch. 176D § 3(9)(n)