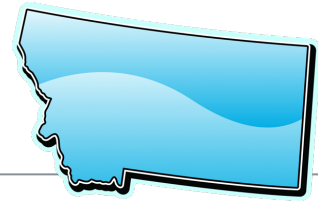


Claim Handling

FOR **MONTANA** 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	Reasonably promptly	Mont. Code Ann. § 33-18-201(2)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss statements have been completed	Mont. Code Ann. § 33-18-201(5)
Settle claims in which liability has become reasonably clear	Promptly	Mont. Code Ann. § 33-18-201(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	Mont. Code Ann. § 33-18-201(14)
Make an offer to pay or pay all approved claims for covered services or damages that solely involve the recovery of property damages in an amount of \$2,500 or less arising out of the ownership, maintenance, or use of a motor vehicle	Within 30 working days of receipt of a proof of loss that is correctly completed and submitted	Mont. Code Ann. § 33-18-245(1)