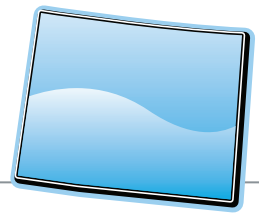


Claim Handling

FOR **WYOMING** 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	Acknowledge and act upon communications with respect to claims	Wyo. Stat. Ann. § 26-13-124(a)(ii)
Affirm or deny coverage of claims	Affirm or deny coverage of claims	Wyo. Stat. Ann. § 26-13-124(a)(v)
Settle claims in which liability has become reasonably clear	Settle claims in which liability has become reasonably clear	Wyo. Stat. Ann. § 26-13-124(a)(vi)
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	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	Wyo. Stat. Ann. § 26-13-124(a)(xiv)
Pay disability insurance claims for medically necessary services	Pay disability insurance claims for medically necessary services	Wyo. Stat. Ann. § 26-13-124(a)(xv)