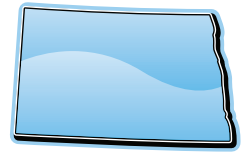


Claim Handling FOR **NORTH DAKOTA**

P&C INSURANCE



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

ACT TO BE PERFORMED	COMPLIANCE TIMEFRAME	REFERENCE
Acknowledge pertinent communications with respect to claims	With reasonable promptness	N.D. Cent. Code § 26.1-04-03(9)(b)
Settle claims where liability has become reasonably clear	Promptly	N.D. Cent. Code § 26.1-04-03(9)(d)
Affirm or deny coverage of claims	Within a reasonable time after proof of loss has been completed	N.D. Cent. Code § 26.1-04-03(9)(j)