



***Insurance Department***

106 East 6<sup>th</sup> Avenue ♦ Cheyenne, Wyoming 82002

**Ken Vines**  
Commissioner

**Memorandum 02-2010**

**TO:** All Licensed Property and Casualty Insurers  
**FROM:** Ken Vines, Insurance Commissioner  
**RE:** Property Fire Loss Reporting  
**DATE:** July 12, 2010

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The Wyoming Insurance Department is formally announcing the enforcement of the reporting requirement of **all** property fire losses. Previously, property fire losses with fraudulent indicators were being reported. This is not the correct interpretation of Wyo. Stat. § 26-23-102(b):

**W.S. 26-23-102. Adjuster's reports of overinsurance and causes of fire; reports deemed privileged communications.**

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(b) Any adjuster who investigates any property fire loss in this state shall report in writing to the commissioner the origin and cause of the fire, so far as he can reasonably ascertain them, together with any circumstances which in his opinion may indicate fraud or attempted fraud.

Beginning August 1, 2010, the Wyoming Insurance Department is requiring the reporting of **all** property fire losses on the state insurance reporting form attached hereto. The report shall be filed within forty-five (45) days of the date the loss was initially reported. If you have questions regarding this memorandum or the Fire Loss reporting form, please contact Nancy Olsen at (307) 777-6557.