

CHAPTER 30
ADJUSTMENT OF PHYSICAL DAMAGE CLAIMS ON
VEHICLES, TRAILERS, PRIVATE, COMMERCIAL OR OTHERWISE

Section 1. **Authority**

This regulation is promulgated pursuant to W.S. 26-2-109, 26-2-110, 26-3-120, 26-13-102, 26-13-112 and 26-15-126.

Section 2. **Purpose**

The purpose of this regulation is to establish acceptable adjustment practices in the settlement of property damage claims under automobile policies in the State of Wyoming.

Section 3. **Applicability**

This regulation shall apply in the adjustment of physical damage claims under all motor vehicle policies issued in the State of Wyoming including, but not limited to, private passenger automobiles, recreational vehicles, commercial vehicles, motorcycles or any other risk insured as a motor vehicle or trailer.

Section 4. **Settlement options**

Insurers shall adjust personal property losses, be it first or third party claims, by utilizing one of the following options:

- (a) Pay for the loss in its entirety in money, based on an appraisal of the damage sustained by insured's vehicle.
- (b) Repair the damaged property.
- (c) Replace the damaged property.

Section 5. **Effective date**

This regulation shall become effective on 1 December 1978.