119	or the physician of either to submit a preliminary claim report and then requiring the
120	subsequent submission of formal proof of loss forms which contain substantially the same
121	information; or
122	(h) not attempting in good faith to effectuate a prompt, fair, and equitable settlement of
123	claims in which liability is reasonably clear.
124	(4) The commissioner may define by rule[-,] made in accordance with Title 63G,
125	Chapter 3, Utah Administrative Rulemaking Act, acts or general business practices [which]
126	that are unfair claim settlement practices, after a finding that those practices are misleading,
127	deceptive, unfairly discriminatory, overreaching, or an unreasonable restraint on competition.
128	(5) Subsections (2)(d), (e), and (f) do not apply if:
129	(a) the lienholder holds a lien by statute; or
130	(b) the party's claim to entitlement to reimbursement is under a contractual $\hat{\mathbf{H}} \rightarrow \underline{\mathbf{obligation}}$
130a	or ←Ĥ lien to
131	repay benefits from compensation received from a responsible third party.
132	$\left[\frac{5}{5}\right]$ (6) This section does not create any private cause of action.