



OFFICE OF
INSURANCE COMMISSIONER

To: All Insurers, Producers, and Adjusters working in the Gray and Oregon Road Fire areas

RE: Initial recovery process

As the communities affected by the Gray and Oregon Road fires begin to process their losses, they need the support of their insurance companies more than ever. I appreciate the extra effort many insurers are extending to put trained adjusters onsite to begin the claim process. To date, my office has registered more than 50 emergency adjusters and expedited dozens of independent adjuster licenses to support the adjusters already in the field.

To the insurance producers, and other insurance professionals, in the area that have provided non-stop guidance and support to your fellow community members — thank you. You are demonstrating the very best of our profession.

Unfortunately, I have also heard reports that some restoration contractors, and others, may be using deceptive messaging and tactics to gain access to fire loss victims and persuade them to sign contracts that may not be in their best interest. These bold attempts to exploit vulnerable members of our community must be met with rigorous opposition. It is intolerable behavior to take advantage of individuals that have just lost their home — which is both their largest financial asset and the site of so many treasured memories.

I ask all insurers, independent adjusters, public adjusters, and producers to be ever watchful of these predatory efforts, and I expect all insurance companies to inform my office of any actions during the claim process that may harm their insureds. There are many honest, hardworking, ethical contractors and adjusters in the affected wildfire areas. We cannot let a few bad actors ruin the recovery efforts in these communities.

If you become aware of any of these deceptive tactics occurring, please contact my office at www.insurance.wa.gov, 1-800-562-6900, or contact my staff directly at david.forte@oic.wa.gov.

Sincerely,

A handwritten signature in black ink that reads "Mike Kreidler".

Mike Kreidler,
Insurance Commissioner