

From: [Edmonds, Jerry](#)
To: [Walker, Michael \(OIC\)](#)
Cc: ["Bob Hope"; Intisar Surur - McBride Public Affairs LLC \(intisar@mcbridepa.com\)](#)
Subject: Follow Up comments re Underwriting Transparency
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External Email

Dear Michael: To briefly follow up on my comments in the conference call this morning:

Surplus Line Insurance under RCW CH 48.15 has not ever been subject to rate and form regulation (per RCW CHS 48.18 and 48.19) that apply to admitted insurance in Washington.

Overall SL Insurance has functioned very well in that market oriented context.

Surplus Line Insurance is important to the economy of Washington State overall in making available the world wide resources of the Surplus Line market place.

The Surplus Line Association of Washington believes that it would be unwise to subject that well-functioning market to obligations to comply with regulatory requirements that may have the effect of discouraging participation and thus limiting the access in this State to that Surplus Line market's very substantial capacity and resources.

We are aware of no such regulations on Surplus Line insurance in other states.

Of course, the SLA will be happy to discuss this with you and others at the OIC.

Sincerely,

Jerry Edmonds for Surplus Line Assoc. of Washington