

OIC Rules Coordinator

From: Angela Wong <angela@wongbauman.com>
Sent: Wednesday, August 6, 2025 12:31 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

I've been a plaintiff's personal injury attorney for over 25 years in Washington state, and one of the main reasons people hire attorneys after a collision is because the insurance companies deny, delay, or limit their property damage claims. I represent many non-English speaking clients, who are uneducated, poor, and not tech savvy. Nevertheless, 1st party insurers still insist on having their insureds deal with property damage claims on their phones with just a few pictures. The proposed changes to the WAC would allow insureds to demand an in-person inspection, which is crucial because PHOTOS ARE ALWAYS INSUFFICIENT. In 100% of my cases, the photo estimates are always less than the final repair estimate. Always – proof that photo estimates don't work.

Also, insureds are always at a disadvantage in total loss claims when insurers can use databases to determine a car's value without any physical inspection. In 100% of my cases, a deduction is taken from an insured's vehicle's total loss value for "condition adjustment" or a comparable vehicle's value is reduced by the "condition adjustment," without any physical inspection of the loss vehicle or the comparable vehicles. That condition adjustment is just assumed by the databases and defined by insurers as "setting the comparable vehicle to normal wear condition." A 2010 Toyota Corolla lost in a collision has the same normal wear condition as a 2010 Toyota Corolla used as a comparable vehicle in car valuation reports. It should never be presumed that the loss vehicle is somehow in worse condition than the comparable vehicles, without any physical inspection of the loss vehicle and the comparable vehicles. Physical inspections should be mandatory. For decades, insurance companies have paid less on each and every total loss claim, because of a databases deduction for "condition adjustment." How does an insurer know the condition of the loss vehicle or the comparable vehicles without looking at them?

I wholly support the proposed changes to WAC 284-30-300 through 400. I would add a provision that prevents the use of a "condition adjustment" without a physical inspection of the loss vehicle AND the comparable vehicles from which the total loss value is derived.

Thank you,

Angela Wong
Wong Bauman Law Firm, PLLC
Mailing address: 13759 E Paradise Dr, Scottsdale, AZ 85259
Physical address: 936 N 34th St, Ste 300, Seattle, WA 98103
Phone: 206-788-3000
FAX: 206-788-3001
angela@wongbauman.com