

OIC Rules Coordinator

From: Yahoo! Mail <gruberchiro@yahoo.com>
Sent: Thursday, July 31, 2025 9:54 AM
To: OIC Rules Coordinator

External Email

To the Washington State Office of the Insurance Commissioner:

I am writing on behalf of the myself to express strong support for the proposed rule changes that would prohibit property and casualty insurers from denying or reducing reimbursement for claims without conducting a reasonable investigation. Specifically, we support the inclusion of the following language to WAC 284-30-330 (4):

“Any denial or refusal to pay claims in part or in full without conducting a reasonable investigation. A reasonable investigation includes, but is not limited to, conducting an individual assessment of either the covered loss or damages, or both, and cannot rely solely on the use of a database.”

*Thank you for your consideration,
Dr. Bruce Gruber
Gig Harbor, WA 98335*