

OIC Rules Coordinator

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I have reviewed the proposed changes and strongly support them. Not only do they make it clear that violations of these WACs are all defined as unfair methods of competition and unfair or deceptive acts which therefore harmonize the WACs with the legislature's Insurance Fair Conduct Act, but they made many of the changes subject to all insurance claimants, not solely first party claimants. The proposed changes recognize the changes in the insurance industry away from in-person inspections to almost solely estimates prepared by photographs and databases, and allow for in-person inspections if disagreements arise.

These changes will help level the playing field and insert greater fairness in the claims handling process.

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