

## OIC Rules Coordinator

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**From:** Isaac Castaneda <iCastaneda@ruizandsmart.com>  
**Sent:** Monday, July 28, 2025 10:40 AM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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Dear Commissioner,

Thank you for the opportunity to comment on the proposed amendments to Washington Administrative Code provisions governing claims handling standards. These proposed changes represent a meaningful step toward advancing fairness, transparency, and consumer protection in the insurance claims process.

I strongly support the initiative to modernize and clarify these rules. The changes under consideration will significantly improve the claims experience for insureds and help ensure that insurers meet their duties to policyholders in a timely, reasonable, and good-faith manner.

#### Key provisions supported:

- **Clarification that WAC violations may constitute Consumer Protection Act (CPA) violations without needing to show a “frequency” or “general business practice”:** Removing the language that obscures accountability for isolated but serious misconduct strengthens enforcement and incentivizes compliance.
- **Consumer-friendly definition of “claim” and clarity on when a claim is considered made:** This protects consumers from denials based on technicalities and ensures policyholders receive the benefits of their coverage when they need it most.
- **Prohibiting reliance solely on databases for claim valuation:** Databases can be useful tools, but they should not replace a reasonable, fact-based investigation. The proposed rules properly emphasize that claims must be evaluated on their individual merits.
- **Strengthening the prohibition against forcing repetitive claim submissions:** This prevents unnecessary delay and friction in the claims process and protects consumers from being burdened with redundant requirements.
- **New and specific rules around timelines for responding to mitigation claims:** Mitigation expenses are often incurred quickly and under emergency circumstances. Ensuring prompt response from insurers is essential to protecting policyholders from undue hardship.
- **Requirement that claim files be made available to the insured:** Access to claim files promotes transparency and enables policyholders to understand, assess, and if necessary, dispute the handling of their claim. Although I recommend careful revision of the language regarding “privilege” to avoid ambiguity, the principle is sound.
- **Reinforcing the 30-day investigation deadline with meaningful standards:** This rule ensures that investigations are completed with reasonable diligence, avoiding open-ended delays.
- **Mandating disclosure regarding the use of pricing databases:** Consumers deserve to know when and how standardized tools are used in the valuation of their claims. This transparency will foster trust and allow policyholders to challenge unfair outcomes.

Overall, these rules will help rebalance the relationship between insurers and insureds in favor of fair dealing and prompt, honest claim resolution. They reflect the values embedded in Washington law and will meaningfully improve protections for consumers without imposing unreasonable burdens on insurers.

I commend the OIC for undertaking this important effort and encourage the swift adoption of the proposed amendments.

Best,

**Isaac Castaneda**

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