

OIC Rules Coordinator

From: Alece Cox <alececox@gmail.com>
Sent: Friday, August 8, 2025 11:55 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublicatoin draft comment"

External Email

Dear Insurance Commissioner,

I am sending this email to express my strong support of the proposed changes to WAC 284-30-300 through 400.

The proposed changes would help clarify the responsibilities that insurance companies owe to their insureds and provide more transparency.

Having recently submitted a claim for water damage that was rejected, I will briefly summarize my own baffling and frustrating experience with an insurance company.

I submitted a water damage claim to an insurance company, which for decades has insured a rental property that I own. It involved an emergency situation. The tenants reported what appeared to be a leak from the upstairs bathroom. Staining had appeared on the ceiling of the room directly below the bathroom.

I hired a plumber, who quickly fixed the leak (a leaky shower valve) not long after the tenants had reported that there might be an issue. This took less than 14 days after I was notified about the leak.

Based on the plumber's recommendation, I obtained information regarding a water damage mitigation company that could dry out any areas that may have become wet.

When I made a claim for coverage, the insurance company encouraged me to move forward with hiring a water damage mitigation company. I did.

I immediately hired the water mitigation company that was highly recommended by the plumber. The mitigation work was done promptly and efficiently.

Although the insurance company noted that the mitigation company had done a "good job", it challenged the mitigation company's bill. Based on some type of market research, the insurance company disputed the mitigation company's pricing, the number of hours that it spent drying out the wet areas and the number of technicians it used. This obviously placed me in the middle of the dispute over the bill because I had signed a contract with the mitigation company. (I ultimately paid the mitigation company with my own funds.)

At the insurance company's request, I provided complete contact information for the plumber, the mitigation company, and the tenants. I also notified the plumber, the mitigation company and the tenants that the insurance company may be contacting them, and authorized them to speak with the

agent for the insurance company. It was my understanding that the insurance company needed that information in order to conduct an investigation of the leak.

Without speaking directly with the plumber who fixed the leak, the mitigation company which dried out the wet areas, or the tenants who reported the leak, and without conducting any type of personal inspection of the premises, the insurance company rejected my claim. The insurance company maintained that it was a long term, repeated leakage of water and, as such, there was no coverage.

None of this made sense to me, so I requested a copy of my claim file. The insurance company denied my request!

I am sure that my experience is not unique.

I appreciate your efforts to change the WACs. There need to be more protections in place for the consumer.

Thank you.

J. Alece Cox

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