

## OIC Rules Coordinator

---

**From:** Jacob Gent <jacobgent@hotmail.com>  
**Sent:** Friday, August 8, 2025 1:09 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment.

---

### External Email

---

Dear OIC,

I am fully in support of the proposed changes in R2025-05. I've found time and time again that insurance companies think they are above the law, or that the law will not be enforced against them. We must get far into a bad faith action for them to acknowledge their wrong actions. They gamble that a Plaintiff's attorney will not take those steps, and many don't so their gamble pays off. These proposed changes will make it easier for the insurance companies to be held accountable and, in turn, force them to cooperate early. The insurance companies hold all the cards. These proposed changes are a much-needed attempt to balance the scales. I am happy to provide more insight if requested.

Jacob Gent