

OIC Rules Coordinator

From: Jason Skuda <Jason@allegiantlaw.com>
Sent: Monday, July 28, 2025 10:49 AM
To: OIC Rules Coordinator
Subject: Support for R 2025-05 Clarifying and updating the minimum standards for claims handling

External Email

Dear Commissioner Kuderer and OIC Officials,

I am writing to express my strong support for the proposed changes and addition to Washington's insurance claim handling provisions in the Washington Administrative Code. Our office receives many, many calls from people with smaller, but life-disrupting homeowners claims for which they receive no support from their insurers. Far from providing the emergency help insureds need, the insurers claim handling is frequently delayed by many months and often consists of nothing more than a preferred mitigation company's cursory review of the damage. We have helped many people get coverage in smaller and large claims that were simply ignored by the insurer, only to let the damage get worse—particularly in water damage claims. Many more people go without legal help and don't understand their rights as policyholders.

Clarifying what is required for urgent mitigation, what a "Claim" is, and that violations of claim handling standards mean CPA violations are essential and should have already been in the WAC provisions.

The automobile claim clarifications are also necessary to address the current realities of remote claim "investigation." The WACs on auto claims as they stand need to keep up with the technology insurance companies use in order to make up for having far too few claim handlers.

All in all, I appreciate and applaud your offices work in making these important changes and hope they are implemented in full.

Sincerely,

Jason Skuda

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Attorney

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