

## OIC Rules Coordinator

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**From:** Marc L Silverman <Marc@silvermanlaw.com>  
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**To:** OIC Rules Coordinator  
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### External Email

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I support the proposed changes to the insurance regulations protecting consumers. These proposed changes are long overdue. It is one thing to have regulations which guide the relationship between insurers (who hold “all the cards” on unilateral insurance contracts) and consumers who must have insurance. It is another to make sure those regulations which keep the process of insurance and claims handling have teeth in order that they should be substantively meaningful. The process of rulemaking is a fair process when it demands periodic examination of the details and nuances of the insurance business as it concerns the insurer v. consumer. These proposed changes do precisely that; tweaking the regulations so that the lived experience of consumers with claims is actually a fair and transparent process. Thank you for supporting these changes. Marc L. Silverman

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