

August 4, 2025

<u>Via Email: rulescoordinator@oic.wa.gov</u> Office of the Insurance Commissioner

Re:

Proposed Rule Changes for ERISA Subrogation Claims and Bad Faith in

Health Insurance Claims Handling

Dear OIC Rules Coordinator:

I am writing to express my strong support for the proposed changes to WAC 284-30-300, WAC 284-30-320, WAC 284-30-330, WAC 284-30-340, 284-30-350, 284-30-360, 284-30-370, 284-30-380, WAC 284-30-391, 284-30-392, 284-30-393, WAC 284-30-394, 284-30-395.

Although time and calendar constraints do not allow me to address specifics given the impending deadline, I do wish to go on record that my support of the proposed changes is based on 43 years of experience as a plaintiff's personal injury attorney. Fighting with unreasonable and recalcitrant insurance companies has been a regular part of my practice. I am very familiar with Washington's insurance law; I have given many seminar presentations on various insurance-related issues and have litigated two reported cases on behalf of Washington state insurance consumers: *Brown v. Snohomish County Physicians Corp.*, 120 Wash. 2d 747, 845 P.2d 334 (1993), and *Corley v. Hertz Corp.*, 76 Wash. App. 687, 887 P.2d 401 (1994).

I believe the proposed rules as currently drafted as will significantly improve the claims handling process to the benefit of insurance consumers in Washington state.

Very truly yours,

Maria S. Diamond Attorney at Law

MSD: