

## OIC Rules Coordinator

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**From:** Mark Wagner <mark@markcwagner.com>  
**Sent:** Monday, August 4, 2025 1:43 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05First Prepublication draft domments

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### External Email

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I am writing to express my support for the changes to the WAC's. These changes include:

- Requires insurers communicate better and more promptly with 1st and 3rd party claimants.
- Clarifies and updates WAC regulations and definitions which were unclear and, as a result, were ineffective and often ignored by insurers.
- Grants insurance customers access to their claim files.
- Prohibits insurers from providing false information to reporting agencies, thereby making it harder for customers to get insurance.
- Prohibits insurers from deciding claims based only on a database and without doing an investigation.
- Prohibits insurers from unfairly rejecting mitigation costs in emergency situations after real property damage.
- Harmonizes the WAC language with Washington case law, which has established that a single violation of the WAC insurance regulations is an unfair practice that may constitute a violation of the Consumer Protection Act or bad faith.
- Prohibits insurers from unfairly interfering with insurance appraisals.
- Allows insurance customers to demand in-person inspections of vehicle damage if photos are insufficient.

All of these changes are pro consumer and should be added to the WAC's. Thank you, Mark Wagner