

## OIC Rules Coordinator

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**From:** Paul Reed <paulreeddc@gmail.com>  
**Sent:** Wednesday, July 30, 2025 10:48 AM  
**To:** OIC Rules Coordinator  
**Subject:** WAC 284-30-330 (4):

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### External Email

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To the Washington State Office of the Insurance Commissioner:

I am writing on behalf of the Washington State Chiropractor to express strong support for the proposed rule changes that would prohibit property and casualty insurers from denying or reducing reimbursement for claims without conducting a reasonable investigation. Specifically, we support the inclusion of the following language to WAC 284-30-330 (4):

*“Any denial or refusal to pay claims in part or in full without conducting a reasonable investigation. A reasonable investigation includes, but is not limited to, conducting an individual assessment of either the covered loss or damages, or both, and cannot rely solely on the use of a database.”*

Dr Paul Reed