

OIC Rules Coordinator

From: polonabrooks@gmail.com
Sent: Monday, August 4, 2025 1:18 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment Proposed changes to WAC 284-30-300 through and to WAC 284-30-400

External Email

Good Afternoon:

I'm a Washington resident and of course, insured in Washington State. I have purchased insurance for our family vehicles, as well as our property and small business. I also have renters insurance. I fully support the proposed changes to WAC 284-30-300 and WAC 284-30-400. The insurance is a huge industry in this country and indeed in this state. The consumers are like David to Goliath in their fight for insurance benefits under their policies. We pay a substantial amount of money every month to have insurance. Premiums are always paid on time, we take diligent care to report all our changes and don't make claims lightly. Yet, the insurance companies take their pretty time delaying payments when due and nickle-and-dime us on every claim. They are not transparent at all and it take getting legal representation to get benefits due under the policies we are paying for.

It is fundamentally unfair that the insurance companies can hide behind the claims files that they are not opening up to consumers/insureds. It's even to the point that the adjusters refuse to give their last names, identifying themselves only by first name to us, the insureds. The phone trees are impossible to get through, hold times are enormous, claims handling is covered in secrecy.

The insurance industry should be held to high standards of how to conduct investigation and how transparent to be with the general public and particularly with their own insureds.

I fully support the proposed changes and hope that the Office of the Insurance Commissioner will continue to protect the insureds in this state. Great many changes have been made in the past and we hope that you will continue to protect the insureds' interests.

Sincerely,

Polona Brooks
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