

## OIC Rules Coordinator

---

**From:** Rafael Urquia <rafael@urquialaw.com>  
**Sent:** Tuesday, August 5, 2025 3:38 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication Draft Comment

---

### External Email

---

To Whom This May Concern-

I am in strong favor of the above proposed rule changes. Washington residents are lucky and fortunate to have the current insurance laws and regulations that protect them against insurance companies. However, there is much more that we can do to protect Washington residents. Most Washington residents do not retain a lawyer when dealing with an insurance issue. So, the more we can do to protect them and make it easier for them in the insurance world, the better. After all, insurance companies improperly deny billions of dollars of claims every year.

These proposed rule changes would help countless Washington residents. Thank you for caring about the little guy. It is a really big deal.

Please let me know if you have any questions. Once again, thank you for all you do to help protect Washington residents. I really appreciate it.

Sincerely,

Rafael



1135 Lawrence Street  
Port Townsend, WA 98368  
Phone: 360-390-4104  
Fax: 360-390-4134  
Email: [rafael@urquialaw.com](mailto:rafael@urquialaw.com)  
Web: [www.urquialaw.com](http://www.urquialaw.com)