

## OIC Rules Coordinator

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**From:** Ray Kahler <Ray@stritmatter.com>  
**Sent:** Friday, August 8, 2025 2:03 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft commentsI am writing in support of the proposed amendments to the WAC. These amendments are important to ensure the rules are fair and that the insurance / defense industry is not an all-powerful Goliath who chooses t

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### External Email

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I am writing in support of the proposed amendments to WAC regulations governing insurance claims handling. I support the proposed amendments to help level the playing field for consumers and other businesses and non-profits dealing with insurance claims and to hold insurance companies to standards of fairness and reasonableness in handling claims. It is only fair to allow first party insureds access to their claim files so that they can understand what information and evaluations an insurance company is using in valuing their claim, and insurance companies should not be allowed to decide claims based on databases and assumptions that do not take into consideration the facts and circumstances of the particular claim.

**Ray Kahler**

Senior Partner

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