

OIC Rules Coordinator

From: Sarah J. Perez <sarah@perezandperezlaw.com>
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To: OIC Rules Coordinator
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External Email

I greatly support these changes:

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.
- Adds more regulations on how insurers evaluate vehicle damage and communicate during that process.

Thank you,

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Sent from my iPhone, so please excuse typos