

## OIC Rules Coordinator

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**From:** Sheri SHERWOOD <in8intel@msn.com>  
**Sent:** Tuesday, July 29, 2025 4:02 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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I was in a motor vehicle accident in April 2024. I was not at fault and the other party was uninsured. I received chiropractic care for my injuries. My PIP paid my claim however...they paid at a reduced rate. I have Safeco. I pay my premium expecting full coverage as the policy dictates.

For instance...for a \$70.00 service Safeco paid \$65.70. I pay my insurance premium for 100% PIP coverage. Car insurance companies are using the Fair Health data base to cut my bill unfairly. That leaves me with a balance owing to my doctor because Safeco pays at a rate less than 100% of the bill. Safeco is not delivering on what they promised for payment of my insurance policy.

I contested the low payment and Safeco did not cover 100% at my request.

Sheri A Sherwood  
425-508-2195  
in8intel@msn.com