



Alex Formato

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July 30, 2025

David Forte
Senior Policy Advisor
Office of the Insurance Commissioner
302 Sid Snyder Ave., SW, Olympia WA 98504

Re: Implementation of SSB 5419 (Fire loss reporting)

Dear Mr. Forte:

Verisk/Insurance Services Office, Inc. (ISO) thanks you for the opportunity to provide comments regarding rulemaking for the implementation of SSB 5419, 69th Legis. Sess. (Wash. 2025). Verisk has four main divisions: Underwriting Solutions, Claims Solutions, Extreme Event Solutions and Specialty Business Solutions. Specifically, our Claims Solutions group provides integrated analytics solutions for improving claim outcomes and fighting insurance fraud, which is said to cost more than \$300 billion annually to the U.S. economy.¹ That means insurance fraud costs the average U.S. family between \$400 and \$700 per year in the form of increased premiums.

For over 50 years, ISO has assisted the insurance industry to identify and address risk, protect people and property, and fight fraud. We built one of the insurance industry's largest claims information database to fight fraud. In addition, our Claims Solutions group provides integrated analytics solutions to help improve claim outcomes.

ISO ClaimSearch® contains information related to submitted claims. This can include information about the insured, the event, the claims process, and details about the recovery. Insurers can use the database to search for prior claims relevant to the current claim that is being processed. Insurers can look to see if their current claim has been reported to other carriers, if the same claim has been reported previously with another carrier or carriers, or if the involved parties or vehicles have been involved in previous claims. ISO ClaimSearch® can help identify and detect potential fraud to help prevent fraudulent payments, which in turn allows the insurers the ability to pass the savings on to policyholders through lower premiums.

Our Fire Marshal Dashboard is one of the many fraud fighting tools provided by ISO ClaimSearch®. This online database provides access for state fire marshals, departments of insurance, and their investigators to view fire loss claims and data fields reported by insurers regarding those claims. The database contains the information in the requirements set forth by SSB 5419. Database fields include but are not limited to property address, date of loss, settlement amount, coverage, loss description, and incendiary. The loss description field allows insurers to provide details on the origin and cause of loss.

¹ Coalition Against Insurance Fraud, *The Impact of Insurance Fraud on the U.S. Economy 2022*, <https://insurancefraud.org/wp-content/uploads/The-Impact-of-Insurance-Fraud-on-the-U.S.-Economy-Report-2022-8.26.2022-1.pdf>



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Prior to the enactment of SSB 5419, 69th Legis. Sess. (Wash. 2025), the Chief of the Washington State Patrol, Director of Fire Protection confirmed fire losses reported to ISO ClaimSearch® by participating insurers satisfied the reporting requirement for WASH. REV. CODE § 48.05.320. Since the fire reporting requirements are moving from the Washington State Police, Fire Protection Office's to the Department of Insurance, we would like to give appropriate department personnel access to the database. The ISO ClaimSearch® database will allow the state to have access to necessary data relating to fire reporting as required under the statute. ISO ClaimSearch® does not charge the state for this service.

We kindly request the regulations acknowledge carriers reporting to ISO ClaimSearch® fulfill the fire loss reporting requirements in WASH. REV. CODE § 48.05.320, as the dashboard solution provides the department the required information.

Sincerely,

Alex Formato 2025.07.29
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