OIC Rules Coordinator

From: Lavonne Northcutt <lavonne@american-underwriters.com>
Sent: Friday, September 26, 2025 10:31 AM
To: OIC Rules Coordinator
Subject: R2025 -05 : Clarifying and Updating the Minium Standards for Claims Handling - Draft 9/25/25 (suggestion)

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Hello,

Thank you for taking the time to study the current insurance claims environment and for putting forth rules on claims handling.

I am an independent property and casualty broker (30+ years) and have noticed a decrease in property claims handling and consumer care since the COVID pandemic. My primary issues are a notable lack of communication and sense of urgency by claims adjusters across both personal and commercial lines. You are clearly addressing those concerns in your new ruling. I agree with the rule in its draft form, but would like to suggest that waiting 10 business days to acknowledge an individual claim is far too long. After a loss, our clients are often apprehensive about how their insurance company and policy will respond. One of the most valuable benefits an insurance company can offer is prompt attention and acknowledgement of the claim with our client, answering a few of the immediate questions, providing direction, and expressing empathy. This is an insurance company's moment to shine. When it takes days to complete this process, consumers lose confidence in the insurance industry and the claims process. I would recommend that the claims adjuster contact the consumer within 48 hours to acknowledge receipt of the claim.

I sincerely appreciate the work you are doing on behalf of our clients.

Kindest Wishes,
Lavonne Northcutt, owner
American Underwriters Insurance Agencies
Tacoma, WA
253-473-1415 ext 7