## **OIC Rules Coordinator**

From: Adam Engst <aengst@brettlaw.com>
Sent: Monday, August 4, 2025 1:10 PM

**To:** OIC Rules Coordinator

**Subject:** R2025-05 First Prepublication draft comment

## External Email

I am writing to voice my support for the new proposed changes to WAC 284-30-300 through 400. The most important change I see is the harmonization of WAC language with Washington case law to establish that a single violation of a WAC insurance practice constitutes an unfair practice and a violation of the Consumer Protection Act or insurance bad faith. Often, just a single violation is all that it takes for insurance customers to suffer a horrible result on their case. There should be no reason why multiple violations should be required for the WACs to put bad faith pressure on insurance companies to do the right thing.

I hope you will support these changes.

Adam

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