

Stephens, Carmen (OIC)

From: SADDLER, KEVIN <KEVINSADDLER@allstate.com>
Sent: Monday, July 25, 2016 10:51 AM
To: OIC Rules Coordinator
Subject: R 2015-15, mandatory credit reorder

Commissioner Kreidler
c/o Stacey Middleton
Office of the Insurance Commissioner
PO 40258,
Olympia, WA 98504-0258
rulescoordinator@oic.wa.gov

Monday July 25th, 2016

Dear Commissioner Kreidler:

I am a small business owner from Vancouver, Washington. I own New Orchards Insurance Allstate Agency, and I am writing to ask you to express my concerns about R 2015-15, the proposed rule requiring the reordering of credit information for all Washington residents with all property and casualty insurance that requires use of credit.

I understand you have a public hearing on R 2015-15 Tuesday, July 26, and I'd ask that you not pass this mandatory requirement.

I have been a licensed agent for more than 30 years. I have worked in multiple layers of the industry from a Sears store and sales management to my current neighborhood office.

My experience tells me it is a better option is to allow the consumer to decide whether or not updating their credit information is beneficial to them. If they have recently experienced financial setbacks, they may not want to have their credit reordered. If their financial situation has improved, they can inform their insurer and seek a lowered premium. A process that empowers the consumer is more beneficial to policyholders, there are fewer negative consequences, less cost, less disruption, and fewer consumer complaints.

Allowing consumers to determine when their credit is updated is better for consumers and for small businesses like mine. This could be accomplished by either building in that option as an exception to the mandatory reorder requirement or by simply not adopting a rule and allowing the market to work.

Thank you for your time, and please feel free to contact me if I can provide additional information.

Sincerely,



Kevin Saddler, LUTCF

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Call me for the protection you need and the service you want.



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[Email](#)

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