

# Office of the Insurance Commissioner annual report

2023 insurance regulation overview  
July 1, 2024

**Mike Kreidler**, *Insurance Commissioner*

[www.insurance.wa.gov](http://www.insurance.wa.gov)

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## Insurance Commissioner's message

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Since my election in 2000, I have worked alongside some of the most dedicated public servants in Washington state, who embody our mission of consumer protection every day. Serving as Washington's insurance commissioner for more than two decades has been the best job I've ever had, as well as a tremendous honor.

I've enjoyed advocating for improved consumer protections while maintaining our agency's reputation for fair and balanced regulation the insurance market. I'm incredibly proud of our work to implement health care reform and our efforts to raise awareness of the impact climate change has on insurance and our communities.

We recently passed legislation protecting consumers from surprise medical billing, ensuring Washington has the strongest consumer protections in the country, and we've taken steps to safeguard reproductive rights and access to health insurance coverage for transgender patients. And, just last year, we implemented a rule that requires insurers to explain premium increases to their policyholders.

Thank you for your support, cooperation, and collaboration during my tenure. It has been an honor and a privilege to serve you all.

Sincerely yours,

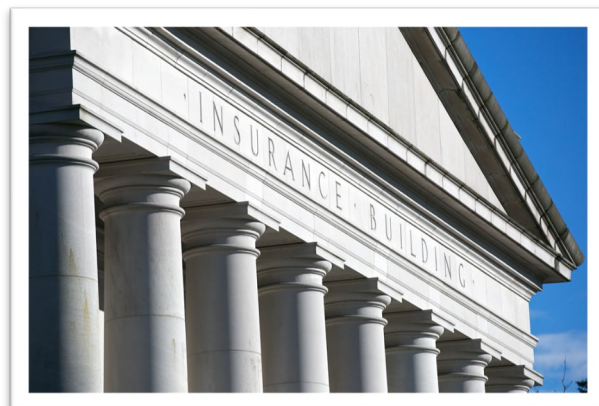
Mike Kreidler  
Washington state Insurance Commissioner

## About the Office of the Insurance Commissioner

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The Washington state Office of the Insurance Commissioner (OIC) protects insurance consumers and oversees the insurance industry. We make sure insurance companies follow laws and rules and people get the coverage they've paid for. Each year, we answer questions and investigate problems for over 120,000 people and maintain a statewide network of volunteers who helped almost 30,013 consumers with their health-coverage issues.

In 2023, the insurance commissioner regulated 2,707 companies and 202,172 licensees who work in the insurance industry.



In fiscal year 2023, we collected \$847.1 million in premium taxes from insurance companies.

Of that amount:

- We sent \$819.3 million to the state general fund to support K-12 education, higher education, human services, and general government operations.
- We sent \$27.8 million to the Washington Health Benefit Exchange account at the state treasury. The Exchange sells insurance plans to Washington consumers and to the state's Medicaid recipients.

We employ 272 people in Olympia, Tumwater, Spokane and Seattle. Our budget for 2021-2023 — called a biennium — is \$79 million.

Insurance plays an important role in our state's economy. The insurance industry in Washington generated more than \$44.5 billion in premiums in 2023.

The OIC is a member of the National Association of Insurance Commissioners (NAIC), which is the national standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally.

## About Insurance Commissioner Mike Kreidler

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Mike Kreidler is Washington's eighth insurance commissioner.

A former member of Congress, he was first elected as insurance commissioner in 2000 and was re-elected to a sixth and final term in 2020.

A doctor of optometry with a master's degree in public health, Kreidler practiced at the former Group Health Cooperative in Olympia for 20 years, with 16 of them shared with the Washington state Legislature. He served as a member of the Northwest Power Planning Council and as regional director for the U.S. Department of Health and Human Services. He retired as a lieutenant colonel from the Army Reserves with 20 years of service.

Commissioner Kreidler has been a staunch consumer advocate and has earned a reputation as a fair and balanced regulator. He was honored in 2009 with the "Excellence in Consumer Advocacy Award," presented by consumer advisors to the National Association of Insurance Commissioners. He led the implementation efforts of the federal Affordable Care Act in Washington state, worked to pass the strongest law in the country protecting people from surprise medical bills, supported efforts to protect reproductive rights and access to health coverage for transgender people. He has been a national and international voice on climate change risk and resilience and how it affects insurance companies and consumers. In June 2020, InsuranceERM [named Commissioner Kreidler an insurance industry leader on climate change](#).

### **OIC's MISSION**

**WE PROTECT THE PUBLIC  
INTEREST AND OUR STATE'S  
ECONOMY THROUGH FAIR AND  
EFFICIENT REGULATION OF THE  
INSURANCE INDUSTRY.**

# The OIC's work in 2023

## Law changes

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### ***Mutual Insurance Holding Company Act***

This new law allows a domestic mutual insurer to engage in a conversion as part of a reorganization as a mutual holding company only if its board passes a resolution that the reorganization is fair and equitable to the policyholders. It must also adopt a plan for reorganization that meets requirements. After the board adopts a plan, and before approval by eligible members, the converting mutual insurer must file the following:

1. The plan.
2. The meeting notice at which the eligible members vote on the plan.
3. The form of any proxies to be solicited from the eligible members.
4. Information required by the converting mutual insurer's bylaws.
5. Other information or documentation required by the Commissioner.

### ***Best interest standard for annuity transactions***

This new law requires a producer to act in the consumer's best interest when making a recommendation of an annuity without placing the producer's or the insurer's financial interests ahead of the consumer. A producer acts in the consumer's best interest if they satisfy the obligations regarding care, disclosure, conflict of interest and documentation.

When making a recommendation, the producer must exercise reasonable diligence, care, and skill to:

- Know the consumer's financial situation, insurance needs and financial objectives.
- Understand the available options.
- Have a reasonable basis to believe the recommended option effectively addresses the consumer's financial situation, insurance needs and financial objectives over the life of the product, as evaluated based on the consumer profile information.
- Communicate the basis or bases of the recommendation.

### ***Pet insurance***

This law sets requirements for selling and issuing pet insurance policies in Washington state.

Specific terms related to pet insurance are defined and are required to be included, if used, in pet insurance policies sold. These terms include:

- Chronic condition
- Congenital anomaly
- Hereditary disorder
- Orthopedic

- Preexisting condition
- Renewal
- Veterinary expenses
- Waiting period
- Wellness program

Pet insurers must disclose certain information about exclusions, limitations, demographic factors effecting premium cost, and whether the policy underwriters differ from the company selling the policy.

Insurance applicants have 15 days to examine and return the policy, certificate or endorsement to qualify for a refund.

Exclusions for preexisting conditions may be issued in a policy, with burden of proof on the insurer to show the preexisting condition exclusion applies. Initial pet insurance policies covering illnesses or orthopedic conditions may have a 30-day waiting period before taking effect, which may be waived after a veterinary exam. A waiting period for accident coverage is prohibited. Renewals cannot be contingent on a veterinary exam.

Insurers and producers must follow certain requirements regarding marketing wellness programs. Participating in a wellness program cannot be a requirement to buy pet insurance.

All insurance producers selling, soliciting or negotiating a pet insurance product in the state must be appropriately licensed and trained.

### ***Essential health benefits***

In [SSB 5338](#), the 2023 legislature directed the OIC to prepare an application for an update of Washington state's Essential Health Benefits (EHB) benchmark plan. The legislature directed the OIC to review the potential addition of specific benefits, including hearing aids and donor human milk. The EHB benchmark plan sets the minimum services health plans must cover if they are sold to individuals and small employers. In 2023, the [OIC initiated the review](#). As a result, an application to the federal Centers for Medicare and Medicaid Services was made in the spring of 2024 to update our state's EHB benchmark plan.

### ***Affordability report***

The legislature has strong interest and concerns regarding affordability of health care coverage and services to consumers and employers. The 2023-2025 operating budget includes language directing the OIC to prepare two reports for the legislature: a preliminary report, due Dec. 1, 2023, and a final report due Aug. 1, 2024. The [preliminary report](#) provides a critical overview of the structure of Washington state's health care system, pointing out the large degree of consolidation across hospitals, other health care providers, and insurers and pharmacy benefit managers. It reviews certain health policies adopted in Washington or other states to impact rising health care costs. The final report will provide actuarial and economic impact analyses for a selection of health care affordability policy options.

### ***Maternity care services cost-sharing***

Access to early and comprehensive prenatal care services is closely linked to improved birth outcomes, for both mothers and babies. Through the 2023-2025 operating budget and [SSB 5581](#), the legislature directed the OIC to contract with an actuarial firm to better understand maternity care services cost-sharing currently required in health plans, and to report on the cost impact to eliminate or reduce cost-sharing for maternity care services. The OIC will submit the report to the legislature on July 1, 2024.

### ***Hearing instrument coverage***

The 2023 legislature enacted [ESHB 1222](#), which requires large group health plans to cover hearing aids and related services starting Jan. 1, 2024. It also directs that hearing aids and related services be included in any future update to the EHB benchmark plan.

### ***Prior authorization of health care services***

E2SHB 1357 made major changes to health carrier prior authorization practices across fully-insured health plans, public and school employee health plans and Medicaid managed care organizations (MCO's). It shortens timeframes for carriers and MCO's to make decisions when a health care service is subject to prior authorization requirements, with faster turnaround times for prior authorization requests submitted electronically. It sets additional standards for carriers' and MCO's prior authorization processes. It also requires that prior authorization clinical criteria be based on peer-reviewed, evidence-based clinical review criteria that is evaluated and updated at least annually. In addition, the clinical review criteria must accommodate new and emerging information related to the appropriateness of clinical criteria with respect to black and indigenous people, other people of color, gender and underserved populations.

## **Other noteworthy accomplishments**

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### ***2023 Climate Summit Series***

Commissioner Kreidler's annual climate video series features interviews, webinars and presentations with information and insight from climate scientists and researchers tracking public attitudes toward climate change. It also includes insurance executives addressing climate change to understand and explore how climate change affects our communities, regulatory efforts and public health. The 2023 edition also featured the Wildfire Symposium series on fire preparation, mitigation and recovery efforts in Eastern Washington. The 2023 series featured Insurance Institute for Business and Home Safety President Roy Wright on the "why" behind wildfire losses; a deep dive into the Methow Valley Climate Action Plan; Commissioner Kreidler taking part in a webinar on sustainability from Insurance Journal; and an interview with one of the leaders of Carbfix, an Icelandic company working to turn captured CO<sub>2</sub> into stone underground. [Find more information or watch the 2023 Climate Summit Series.](#)

### ***Liability insurance market conditions for electric utility companies' study***

The Washington state Legislature directed Insurance Commissioner Mike Kreidler to coordinate with the Utilities and Transportation Commission to study the availability and affordability of liability insurance for electric utilities that serve Washington state residents. This includes identifying any obstacles to obtain liability insurance, evaluate the financial risk from increasing costs of liability insurance, and report the findings to the governor and appropriate legislative committees.



The study found the liability insurance market is responding differently across utility companies in Washington state. For some there has been little change in cost and availability. For others it has been dramatic, with liability insurance companies reducing the coverage available and increasing premium cost to these utility companies. Insurance companies that were once active in the liability insurance market have retreated, and as a result are reducing the number of insurance companies willing to provide liability insurance to utility companies. Generally, liability insurance availability and affordability are driven by historical damage claim amounts and the perceived potential for future damage claims. The financial risk of a hardening liability insurance market is substantial to utility companies and their rate payers. All steps taken to reduce the potential for future liability claims against utility companies may help the liability insurance market stabilize for those impacted and entice more insurance entities to reenter the liability insurance market in Washington state.

## Consumer protection

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Our Consumer Protection division helps Washington consumers understand insurance and answer questions about all types of products, including annuities, auto, business, health, home, life and more.

We help Washington consumers understand their insurance rights, including how to file a health insurance appeal, submit a complaint against an insurance company, and verify if an agent, agency, or company is authorized to sell insurance in Washington.

In 2023, our consumer advocates:

- Processed 9,441 consumer complaints, resulting in recovery of over \$27.4 million related to insurance billings, refunds and various claim-handling issues.
- Answered 92,453 calls to our consumer hotline regarding insurance issues, rights and responsibilities.
- Conducted 6,518 live chat sessions.
- Responded to 8,496 written consumer inquiries.
- Distributed 3,181 copies of insurance-related publications to consumers.
- Helped consumers resolve policy issues, including claims, billing and underwriting problems.
- Provided thousands of referrals to other places that can provide help, including the Washington Cares Fund and Washington Health Benefit Exchange.

Consumers can contact our consumer advocates at 800-562-6900 or at [www.insurance.wa.gov](http://www.insurance.wa.gov).

## Statewide Health Insurance Benefits Advisors (SHIBA)

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SHIBA provides free, unbiased and confidential assistance with Medicare and health care choices through a network of 16 sponsor agencies and hundreds of volunteers who counsel Washington consumers via one-on-one appointments and at outreach events.

SHIBA receives federal funding from the U.S. Department of Health and Human Services Administration for Community Living.

In 2023, SHIBA continued to serve people on Medicare with a mix of virtual methods of and face-to-face interactions.

- More than 205 volunteers donated their time to train and help consumers with Medicare.
- SHIBA educated more than 52,471 people and assisted more than 30,012 people with one-on-one counseling.
- SHIBA held more than 1,409 outreach events across the state.

## Reviewing insurance rates and forms

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Insurance companies submit their insurance policy forms and proposed rates to the insurance commissioner for approval. Our Rates, Forms and Provider Network division reviews them to determine if they meet state law requirements. In 2023, we reviewed more than 12,065 form filings, which include policies, amendments and endorsements.

Health insurers submit rates each year for the following calendar year for individual and small-group plans. They submit rates for large-group plans anytime they want to change them.

Property and casualty insurers submit rates anytime they want to change them.

Rates must be sufficient to cover claims and expenses but must not overcharge consumers or result in unfair discrimination.

### **Health insurance**

In 2023, 14 insurers sold health insurance inside the Washington state Health Benefit Exchange (Exchange), outside the Exchange, or both inside and outside the Exchange on the individual market. The insurance commissioner approved an average rate increase of 8.19% for those plans.

### **REGULATING HEALTH INSURERS**

The Insurance Commissioner doesn't regulate self-insured health plans, offered by employers including Microsoft, Boeing and some plans in Washington state government.

Self-insured plans are regulated by the U.S. Department of Labor.

### ***Network access, provider contracting, and health care benefit manager contracting***

Insurance companies submit their provider contracts to the OIC for approval and file health care benefit manager contracts, and network access reports. Network access reports demonstrate a company's ability to provide access to medically necessary services guaranteed in the insurance plan, at in-network cost sharing, without billing an enrollee for extra charges.

Our Rates, Forms and Provider Networks division reviews these network documents to determine if they meet requirements in state law. In 2023, insurance companies submitted 6,000 provider contracts for approval, 1,825 health care benefit manager contracts for review, and 2,475 network access reports.

### ***Property and casualty insurance***

Property and casualty insurance covers things like your house and the contents of your house or rental residence; vehicles, including cars, motorcycles, and boats; business property or liability; and even pets.

The top five insurance companies that sell homeowner's insurance in Washington state are:

1. **State Farm Fire and Casualty Co.:** 16.2% of the market; last approved average rate change was a 3.9% decrease in July 2022.
2. **SAFECO Insurance Co. of America:** 11.5% of the market; last approved average rate increase was 10.1% in April 2023.
3. **PEMCO Mutual Insurance Co.:** 5.8% of the market; last approved average rate increase was 16.3% in November 2022.
4. **Allstate Vehicle and Property Insurance Co.:** 4.8% of the market; last approved average rate increase was 29.9% in March 2023
5. **Foremost Insurance Company of Grand Rapids, Michigan:** 3.6% of the market; last approved average rate increase was 13.2% in January 2023.

The top five insurance companies that sell auto insurance in Washington state are:

1. **State Farm Mutual Automobile Insurance Co.:** 15.9% of the market; last approved average rate increase was 17.8% in May 2023.
2. **Progressive Direct Insurance Co.:** 8.9% of the market; last approved average rate increase was 9.3% in April 2023
3. **Allstate Fire and Casualty Insurance Co.:** 7.3% of the market; last approved average rate increase was 20% in June 2023.
4. **First National Insurance Co. of America:** 6.6% of the market; last approved average rate increase was 5.3% in January 2023.
5. **GEICO Advantage Insurance Co.:** 5.3% of the market; last approved average rate increase was 3.1% in May 2018.

## Overseeing insurance companies

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Our Company Supervision division oversees all companies that conduct insurance business in Washington state. The division oversees companies' licensing and monitors insurance companies for financial health, ability to pay claims and their market conduct. You can [look up insurance companies](#) that are authorized to do business in Washington state.

In 2023, we regulated 2,707 insurance and risk-bearing entities, are registered as:

- 233 domestic companies
- 2,423 foreign companies
- 51 alien companies

The registered companies are:

- 1371 insurers, health carriers and fraternal benefit societies.
- 726 other risk-bearing entities such as eligible captives, charitable gift annuity issuers, discount health plans, life settlement providers, risk retention groups and service contract providers.
- 485 registered entities doing business with risk-bearing entities, such as advisory and rating organizations, independent review organizations, health care benefit managers, reinsurance intermediaries, risk-purchasing groups and organizations administering state and national programs.
- 46 accredited, certified, reciprocal jurisdiction and single-trusteed alien insurers.

We also track and report activity of 99 direct-practice providers to the state legislature.

Each year, we post information from the NAIC that includes:

- A list of domestic insurers and their market share.
- A summary of Washington premiums and loss ratios.
- A summary of each line of business for all authorized companies to provide direct premiums written, market share and loss ratios.
- Top 40 authorized companies and top 10 groups with direct written premiums, market share, loss ratios and enrollment.

You can find our annual [market information reports](#) on our website.

We also conduct financial examinations of insurance companies and other companies that are incorporated in Washington. In 2023, our financial examiners completed eight full-scope examinations of the following companies:

**Health insurance companies**

- Delta Dental of Washington
- Dental Health Service Inc
- Community Health Plan of Washington
- Community Health Network of Washington
- Health Alliance Northwest Health Plan
- Molina Healthcare of Washington Inc

**Life insurance companies**

- Western United Life Assurance Company

**Property and Casualty insurance companies**

- Physicians Insurance A Mutual Company

We also performed financial examinations of 12 charitable gift annuity issuers, which the following entities that are not insurance companies but are required by Washington state law to be examined.

***New admissions***

In 2023, we admitted the following companies as new insurers in Washington state:

- Accredited Specialty Insurance Company
- Arch Reinsurance Ltd.
- Aspen Bermuda Limited
- Auto Club MAPFRE Insurance Company
- Chubb European Group SE
- Convex Insurance UK Limited
- Convex Re Limited
- Crum And Forster Insurance Company
- Davinci Reinsurance Ltd.
- Fidelis Underwriting Limited
- Fidelis Underwriting Limited
- Fortitude Reinsurance Company Ltd.
- Group Ark Insurance Limited
- Hannover Life Reassurance Company of America (Bermuda) Ltd
- Hannover Re (Ireland) DAC
- Hannover Ruck SE
- Lancashire Insurance Company Limited
- Lifewise Assurance Solutions, LLC.
- Mainsail Insurance Company

- Metropolitan Insurance Group, Inc.
- Nutmeg Insurance Company
- Partner Reinsurance Company Ltd.
- Partner Reinsurance Europe SE
- Providence Assurance, LLC.
- Renaissance Reinsurance Ltd.
- RenaissanceRe Europe AG
- RenaissanceRe Specialty Us Ltd.
- Resolution Re Ltd.
- Royal Cautivo Insurance, Inc.
- Sammarnick Insurance Corporation
- Standard Life and Casualty Insurance Company
- Talisman Insurance Company, Inc.
- Underwriters At Lloyd's
- Validus Reinsurance (Switzerland) Ltd.
- Validus Reinsurance Ltd.
- Vermeer Reinsurance Ltd.
- Walberg Insurance Corporation
- Westfield Select Insurance Company
- Wisconsin Physicians Service Insurance Corporation

### ***Revoked or suspended companies***

Regulated companies must have a certificate of registration, certificate of exemption, license, or certificate of authority to legally conduct business in Washington state. In 2023, we revoked or suspended certificates of registration, certificates of exemption, licenses, or certificates of authority for these companies:

#### **Revoked**

- ACCC Insurance Company
- Arthur J Gallagher & Co., Insurance Brokers of California, Inc.
- Association of Responsible Tanning Salon Operators Inc.
- Emergency Physicians Insurance Exchange Risk Retention Group
- Rebound Risk Purchasing Group, Inc.
- Sports and Recreation Providers Association

#### **Suspended**

- Autoguard Advantage Corporation
- Guardsman US LLC

## ***Companies in receivership***

Although rare, if an insurance company becomes financially unstable, we step in to make sure it stops selling new policies and run the company until its financial condition is stable. There were no companies in receivership in 2023.

## ***Accreditation***

In August 2020, the NAIC Financial Regulation Standards and Accreditation Committee voted to accredit the OIC's Company Supervision division. Accredited insurance departments undergo comprehensive, independent review every five years to ensure they meet financial solvency oversight standards.

The purpose of the accreditation program is for state insurance departments to meet baseline standards of solvency regulation, particularly with respect to regulation of multi-state insurers. NAIC accreditation allows non-domestic states to rely on the accredited domestic regulator to fulfill a baseline level of effective financial regulatory oversight. This creates substantial efficiencies for insurance regulators, who are then able to coordinate and rely on each other's work.

## **Licensing insurance professionals**

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We regulate people who do business in the insurance industry in Washington, called producers. There are several types of producers, including agents, brokers, adjusters, and business entities (agencies). All producers are classified as "resident" (they live in Washington) or "nonresident" (they live outside of Washington).

In 2023, the OIC had:

- 264,530 licensed insurance producers
- 22,938 licensed insurance adjusters
- 4,271 licensed surplus line brokers

We also had 296 insurance education providers and 5,913 approved education courses. Each resident insurance producer is required to complete 24 hours of continuing education to renew a license. Each continuing education provider and the courses they offer are reviewed to ensure each course meets requirements before being approved.

## ***Insurance licensees (producers, adjusters, surplus lines brokers)***

September and October results in the highest level of licensing activity, which coincides with Medicare Open Enrollment and the sale of Medicare Supplement products. October 2022 licensing transactions (6,451) were lower than the previous October (an all-time record month of 8,710 transactions). While this resulted in a 26% decrease from our previous years' record setting month, this was a 31% increase for our average monthly number of transactions.

This seasonal increase in transactions places a great deal of pressure on the Producer Licensing & Oversight staff in meeting and maintaining our processing goals. Delays in processing result in delays for individuals and business entities obtaining licensing to legally operate in Washington state.

## Enforcing insurance laws and rules

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Our Legal Affairs division is responsible for interpreting and enforcing insurance laws and rules, encouraging compliance through clear and consistent interpretation of the law, and monitoring enforcement of agency actions. The division assists with the state's legislative agenda, provides prompt and meaningful responses to public, industry and government inquiries, participates in agency policy development and creates procedures to support the organization's framework.

In 2023, our Legal Affairs division issued 344 orders against insurance producers, insurance companies, other regulated entities, and unauthorized entities. Through these enforcement actions, Legal Affairs revoked 83 licenses and imposed approximately \$1.8 million in fines. The fines we collect are sent to the state's general fund.

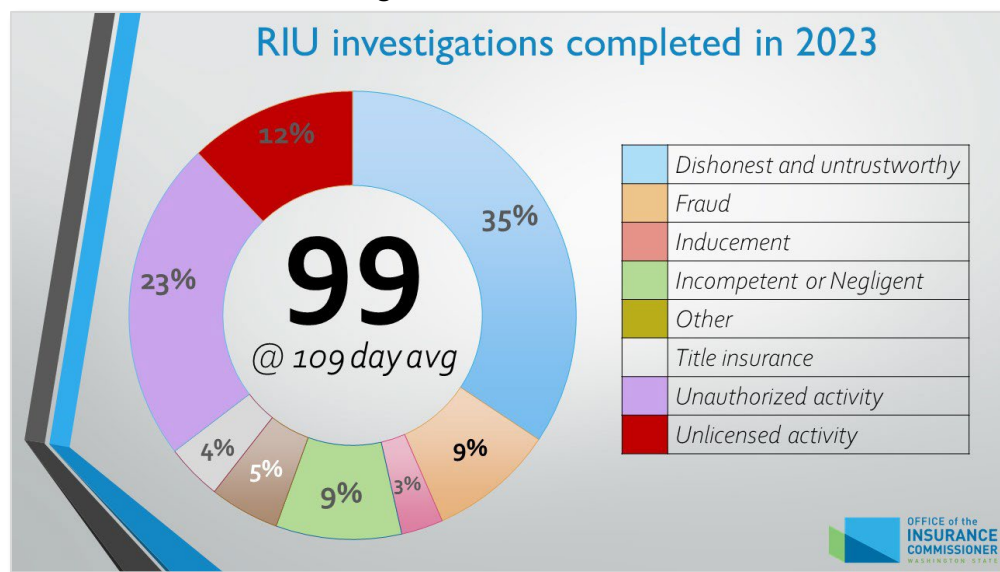
The division's Regulatory Investigations Unit (RIU) conducts administrative investigations of insurance producers, insurance companies, and unlicensed and unauthorized companies that violate insurance laws and rules. Typical cases include:

- Illegal inducement and rebating
- Title insurance error
- Demonstrating incompetence or negligence
- Dishonesty or untrustworthiness
- Unlicensed producers
- Fraud
- Unauthorized companies

If RIU obtains evidence to suggest an insurance producer's actions violate criminal law, the unit completes its investigation related to a potential enforcement action involving the producer's license and refers the matter to law enforcement.



In 2023, RIU closed 99 investigations, as follows:



## Investigating insurance fraud

Our Criminal Investigations Unit (CIU) investigates criminal insurance fraud and works with the state and local prosecutors to prosecute insurance fraud.

An advisory board of representatives from the insurance industry, consumers, the National Insurance Crime Bureau, county prosecutors and law enforcement provides advice and direction to the commissioner to combat fraud.

Due to pandemic-related restrictions, access to courts for criminal proceedings in all counties was dramatically affected. Many county prosecutors continue to work diligently to address criminal cases that were placed on hold for several years. Many referred criminal cases remain filed, awaiting formal adjudication in the courts.

In 2023, CIU:

- Received 3,454 fraud referrals from insurance companies, law enforcement agencies, the National Insurance Crime Bureau (NICB), other government agencies and the public.
- Opened 57 criminal cases.
- Submitted 32 criminal cases to a prosecutor.
- Had 18 criminal guilty pleas or convictions for false insurance claims, theft, and wire fraud.

## Other divisions

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We have employees who support the agency's mission and work in other ways too, including:

- **Policy and Legislative Affairs** writes and implements rules, advises the commissioner and executive team on policy issues, conducts studies for the legislature, and works with the legislature on bills and laws. In 2023, policy staff analyzed 296 bills, 127 fiscal notes and initiated rulemaking on eight topics. This included updates to the Balance Billing Protection Act rules, incorporating best interest standards for the sale of annuities, and elimination of prelicensing education requirements for insurance agents and brokers. Find information about our [legislation and rulemaking](#) and [legislative and commissioner reports](#).
- **Operations** keeps many IT systems running, makes sure our buildings are working, helps plan for emergencies and serves as a liaison to the state Emergency Management Division. Operations also manages all financial and budget matters and recruits and hires qualified staff.
- **Public Affairs** works with the media and manages the agency's website and social media channels. In 2023, the OIC communicated with more than 460,000 consumers, media and insurance industry professionals through our subscription news service; reached more than 8,700 people on social media, including more than 94 million views on the Nextdoor app; and had over a million visitors to our website, [www.insurance.wa.gov](http://www.insurance.wa.gov).



*The Legislative Building and Insurance Building  
at the Capitol Campus in Olympia.*

## Connect with us

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