



Second Interested Party Meeting:

Context and Prepublication Draft



OFFICE of the
**INSURANCE
COMMISSIONER**
WASHINGTON STATE

June 14, 2022

Agenda

- **Context (Background and Additional Information)**
 - Consumer Experience – Complaint Data and Industry Information
- **Prepublication Draft (1st Version)**
 - Open for Feedback on First Draft
 - Outline and Explain – by Section(s)
- **Next Steps**
- **Q&A**

Context – Background and Additional Information

➤ Consumer Complaints –

- ❑ OIC received numerous consumer complaints in response to the credit scoring prohibition (regulations) that indicated insurers were sending overly generic notices to consumers, which incorrectly communicated information regarding their insurance changes.
- ❑ Many of these notices did not fully disclose or correctly communicate the actual changes to the consumer's insurance, whether related to costs, coverages, benefits, renewals, or otherwise.
- ❑ In these instances, the insurer notices only articulated the credit scoring prohibitions as the *sole actual reason* for changes to the consumer's insurance.
- ❑ Additional information acquired revealed that credit scoring prohibitions were not the *only actual cause* of the consumers' insurance changes.

How to provide comments or feedback

- Any interested person may participate in today's meeting by using the "Raise Hand" feature in Zoom.
- Please use the "Raise Hand" function to indicate you want to speak and you will be prioritized into a queue.
- Please keep your hand raised until called upon.
- When your time to speak is near, you will be unmuted.
- Please be ready to speak when called upon.
- Due to the high volume of interested parties, we may have to use a two-minute time limit per party.
- Zoom Raise Hand Instructions
 - Telephone – If you joined the webinar by phone, dial *9 to raise your hand.
 - Computer – If you joined using a computer with Windows or MAC OS: Click Raise Hand in the webinar controls. Windows users can also use the Alt+Y keyboard shortcut to raise or lower their hand. Mac users can also use the Option+Y keyboard shortcut to raise your hand.

First Draft - Feedback

- **Now is the time for feedback – Please use the “Raise Hand” function to indicate that you would like to speak. You will be placed in the speaking queue when there is room. Please keep your hand raised until called upon.**
- **We may use 2-minute time limits for comments.**
- **Zoom Raise Hand Instructions –**
 - Telephone – If you joined the webinar by phone, dial *9 to raise your hand.
 - Computer – If you joined using a computer with Windows or MAC OS: Click Raise Hand in the webinar controls. Windows users can also use the Alt+Y keyboard shortcut to raise or lower their hand. Mac users can also use the Option+Y keyboard shortcut to raise your hand.
- ❑ Please allow us a few moments to prioritize interested parties for feedback.
- ❑ If you are unable to comment during this meeting, then please provide us with written feedback emailed to RulesCoordinator@oic.wa.gov by close of business (5 PM) today.

First Draft – Overview by Section



R 2022-01 Insurance Underwriting Transparency

First Draft | May 31, 2022

Comments Due to OIC at RulesCoordinator@oic.wa.gov by Close of Business (5 PM) on June 14, 2022

WAC 284-30A-010 Purpose.

Next Steps

- Accept and Carefully Consider Comments
 - Due Close of Business (5 PM) on 6/14
 - Internal Rule Team Meetings
- Prepare Next Prepublication Draft (V 2.0)
 - Incorporating Feedback from 1st Version
 - Publish for Comments
- 3rd Interested Party Meeting
 - Setup and Logistics

Questions, Comments, Concerns, or Feedback

Michael Walker

Sr. Policy Analyst

Michael.Walker@OIC.WA.GOV

(360) 725-7036

Connect with us!

- Facebook: <https://www.facebook.com/WSOIC>
- Twitter: https://twitter.com/WA_OIC
- www.insurance.wa.gov