



OFFICE OF
INSURANCE COMMISSIONER

January 10, 2022

TO: Authorized Insurance Companies that wrote over \$1,000,000 in annual premium for homeowner, renter, and private passenger automobile insurance in 2021.

RE: R2021-07 (WSR 21-20-126) rulemaking survey relating to consumer experience with R2021-02 (WSR 21-07-103) and R2021-19 (WSR 21-15-058) emergency rule.

This request was initially sent on December 6, 2021, with a response requested by December 20, 2021. Insurance Commissioner Mike Kreidler has extended the deadline to January 31, 2022, in order to encourage more companies to respond to his request for data.

In response to comments submitted during the rulemaking process, and pursuant to RCW 48.02.060, the Commissioner requests each property & casualty insurance company to complete the attached **premium impact histogram worksheet** reflecting insureds' premium change experience at renewal and provide sample language used by the company to notify insureds of the emergency rule prohibiting the use of credit history in homeowner, renter, and private passenger automobile (PPA) rating and eligibility of coverage (R2021-02 and R2021-19).

Please complete all appropriate tabs in the worksheet relating to the insurance products offered in Washington state for the percent change and dollar amount change in premiums insureds experienced for PPA 6-month term, PPA 1-year term, Homeowners, and Tenant (renter) policies. If you do not have a line of business included in one of the tabs, please leave the tab blank. The premium impact histogram data should reflect the premium change for renewal policies that are in effect from August 1, 2021 to December 1, 2021. Please note these are for the policies taking effect within these dates, NOT the timing of the policies *processed* for renewal.

Additionally, the Commissioner requests a sample of the renewal notice, emails, and website language your company used from May 1, 2021, to December 1, 2021 to notify your insureds of the premium impacts of the emergency rule (R2021-02 and R2021-19). If your company had multiple versions of the language indicating a premium change, please send a sample of all versions.

The Commissioner requests the survey and sample language be submitted electronically to rulescoordinator@oic.wa.gov, and any questions may be directed to that email address as well.

Sincerely,

A handwritten signature in blue ink, appearing to read "Bryon Welch".

Bryon Welch,
Deputy Insurance Commissioner, Policy & Legislative Affairs

Sent electronically