



OFFICE OF
INSURANCE COMMISSIONER

December 6, 2021

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.

In response to comments submitted during the rulemaking process, and pursuant to RCW 48.02.060, Insurance Commissioner Mike Kreidler 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 by 5:00 pm no later than Monday, December 20, 2021. The response is to be submitted electronically to rulescoordinator@oic.wa.gov. If you have any questions, please contact Office of the Insurance Commissioner staff, David Forte, at DavidF@oic.wa.gov.

Sincerely,

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

Bryon Welch,
Deputy Insurance Commissioner, Policy & Legislative Affairs

Sent electronically