

Rules coordinator (policy)

Reference #	12417846
Status	Complete
First name	Stephen
Last name	Forman
Email	<a href="mailto:steve@ltc-associates.com">steve@ltc-associates.com</a>
Phone number	425-462-9500
Rule number/topic	Implements RCW 34.05.310 "Insurance Underwriting Transparency"
Comment(s) or question(s)	<p>Twice in its CR-101 Preproposal Statement of Inquiry, the Office of the Insurance Commissioner asserts that "consumers need access to complete information about their rates to determine if they are unfairly discriminatory or excessive, which are both prohibited under the Insurance Code."</p> <p>But the OIC failed to cite the regulatory authority authorizing consumers to enforce the Insurance Code. On the contrary, the RCW's quoted both grant enforcement to the Insurance Commissioner. It has never been consumers' responsibility to make such determinations, or enforce the Insurance Code in lieu of the OIC.</p> <p>As it is expressly the Insurance Commissioner's role to determine whether rates are unfairly discriminatory or excessive, it is the OIC which needs access to the information requested in the CR-101, to the extent it lacks access presently.</p> <p>Attempts to shift the Insurance Department's statutory responsibility for rate regulation onto</p>

consumers, "such as determining whether the statutory rate standards and prohibitions on discrimination are being met," are almost certain to fail.

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