

## OIC Rules Coordinator

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**From:** Robin Monks [REDACTED]  
**Sent:** Monday, November 4, 2024 6:46 AM  
**To:** OIC Rules Coordinator  
**Subject:** Feedback on Premium change transparency (R 2024-07) delay

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### External Email

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To all interested and concerned parties,

As someone who has multiple policies in Washington state, the lack of transparency around insurance products has been extreme. Companies I've worked with seem to thrive on their ability to avoid openness in how they calculate their rates, and because of their strong usage of data brokers it's nearly impossible for a consumer to fully understand what factors are impacting their rates.

Additionally, all of these companies that have had the opportunity to do so have been public and vocal about their excitement to budget, implement, and use more advanced forms of AI in an attempt to drive additional revenues. Generative AI is, as I'm sure most reading this know, largely a black box and incredibly easy to cause unintended consequences of entrenching existing injustices as well as confabulation.

I would strongly encourage an early implementation timeline for full transparency and not delaying. Each company asking for a delay and stating hardship have invested and will invest several times more money and time in AI exploration. Let's target their focus on what will help consumers instead.

Thanks for your kind attention,  
Robin Monks  
Resident of Snohomish, Washington and a concerned policyholder.