

Risk Mitigation Goods and Services Survey

* 1. Please enter your details below:

Company Name

NAIC Company
Code

Contact Email
Address

2. Does your company offer personal line property insurance in Washington state?

Yes

No

3. Does your company offer, or plan to offer, risk mitigation goods and services to your personal line insureds in Washington state as defined in [RCW 48.18.558](#)?

Yes

No

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4. Does your company **ONLY** offer, or plan to offer, risk mitigation goods or services to your personal line insureds in Washington state as an immediate response to a disaster or emergency activity as defined in [RCW 48.18.558\(7\)](#)? Examples would be an emergency wildfire response programs or emergency sandbag deployment in case of flooding.

Yes

No

5. What types of risk mitigation goods and services does your company currently provide your personal line insureds in Washington state. Examples may include water monitoring systems, security system subscriptions, brush clearing services, etc.

6. If the current \$1,500 value limit is insufficient for your company to offer all the risk mitigation goods and services you desire, what 12 month aggregate limit of value would you recommend to benefit the marketplace and your insureds?

Answer to Q6:

[Redacted answer area]

6a. What goods and services would that amount allow you to provide to your insureds that cannot be offered now?

[Redacted answer area]

7. What type of property risk does your company provide risk mitigation goods and services for?

[Redacted answer area]

8. When your company determines to offer a risk mitigation goods or services program, does it apply the program across an entire risk class? A risk class is a set grouped together based on risk probabilities and severity of potential loss. Examples may include all condominium policies or all condominium policies in multi floor structures.

Yes

No

If not by risk class, does your company consider the individual property value to offer risk mitigation goods and services? (Type Yes / No below)

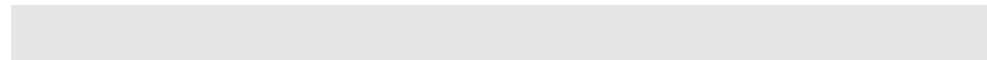
[Redacted answer area]

9. Does your company view risk mitigation goods and services to be most beneficial before a loss occurs, or as a post claim reimbursement to your insured in order for your insured to upgrade building components to reduce future claim probability? (two radio buttons 1. Before a loss, or 2. After the loss.)

Before a loss

After a loss

10. We are looking for a repeated claim percentage. From 1/1/09 through 12/31/18 (10 years), what is the percentage of reported claims from the same insured for the same personal line type of peril caused by separate occurrences? (A repeated claim would be if an insured had an accidental fire claim in 2012, insured rebuilt and then had another accidental fire claim in 2017. For this question, the second fire claim is a repeated claim. Example: Out of 1,000,000 claims from 2009-2018, 10,000 claims were from the same insured, with damage loss from the same peril reported as another unique claim. The repeated claim percentage for the same peril would be 1%.)



11. If you need to upload additional information please do so here:

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