



OFFICE OF
INSURANCE COMMISSIONER

March 25, 2020

TO: All authorized and unauthorized property and casualty companies and licensees that conduct insurance business in Washington state

FROM: Mike Kreidler, Insurance Commissioner

RE: Advisory notice regarding COVID-19 claims

The disruption and damage caused by the COVID-19 outbreak has contributed to widespread suspension of business operations and loss of business income for many insureds in Washington state.

When you are contacted by an insured regarding a claim under their policy, I fully expect that you will follow the minimum standard of claims handling regulations found in WAC 284-30-330 through WAC 284-30-380.

This includes implementing a prompt investigation and fully disclosing all pertinent benefits and coverages of the insurance policy under which the claim is presented.

If a claim is denied, the Insurer must provide a written communication to their insured that cites the specific policy provision, condition, or exclusion that is the basis of the denial.

When a claim is accepted, the Insurer will promptly pay what it owes as soon as it knows a payment is owed under the policy.

If you have questions please contact my office at Policy@oic.wa.gov.

A handwritten signature in black ink that reads "Mike Kreidler".

Mike Kreidler
Insurance Commissioner