



OFFICE OF
INSURANCE COMMISSIONER

September 13, 2019

Re: Risk mitigation goods and services survey

To all authorized Property & Casualty insurance companies:

Reducing property claims is a primary concern for Insurance Commissioner Mike Kreidler and the Office of the Insurance Commissioner, reducing frequency and severity of damage claims is a substantial benefit for the insurance consumers and companies.

In 2018, Commissioner Kreidler's requested legislation passed that allows personal line property insurers to provide risk mitigation goods and services to their insureds and NOT be in violation of Washington state inducement laws. That statute allows a personal line insurer to provide \$1,500.00 worth of risk mitigation goods and services to their insured in a twelve month aggregate time period.

The Commissioner has received a request to raise the twelve month aggregate limit above \$1,500.00. The survey linked below is intended to provide us with important information on how personal line insurers utilize this law ([RCW 48.18.558](#), [RCW 48.18.559](#), [RCW 48.19.530](#), [WAC 284-33](#)) and whether raising the amount is a benefit for insurance consumers and the market.

Under the authority granted under Revised Code of Washington 48.02.060, Insurance Commissioner Mike Kreidler is conducting the following survey:
<https://www.surveymonkey.com/r/RiskMitigation1Survey>

Please complete the survey no later than **5:00pm PST, September 27, 2019**. You can see a PDF version of the survey at the following link <https://www.insurance.wa.gov/special-data-calls-and-surveys> if you want to see the questions before you complete the survey.

If you have any questions, please contact David Forte, at DavidF@oic.wa.gov.

Thank you for your cooperation in assisting Commissioner Kreidler and the Office of the Insurance Commissioner address this important issue.

Sincerely,

A handwritten signature in blue ink that reads "Candice Myrum".

Candice Myrum
Deputy Commissioner
Policy and Legislative Affairs Division