ROBERT HANLEY
Public Adjuster
P.O. Box 78192, Seattle, WA 98178
Tel. (206) 290-3825 • Fax (206) 326-1390
Tim@SeattleClaims.com

November 18, 2026

[redacted]

Attn: [redacted] Senior General Claims Adjuster
and [redacted] Claims Resolution Specialist
[redacted]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED, AND BY EMAIL
[redacted]

Re:Transmittal — Notice under RCW 48.30.015(8)
Insured: [redacted]
Claim Number: [redacted]
Policy Number: [redacted]
Date of Loss: January 19, 2026 — Fire
Location of Loss: [redacted] Ellensburg, WA 98926

Dear Mr. [redacted] and Ms. [redacted]

Enclosed please find Mrs. [redacted] notice under RCW 48.30.015(8), the Insurance Fair Conduct Act, dated November 18, 2026. A copy is being provided to the Washington Office of the Insurance Commissioner as the statute requires.

Also enclosed are the [redacted] invoice referred to in item 5(a) of the cure demanded, the Department of Commerce email, [redacted] testing records, and February 2026 photographs referred to in the notice's damages section, and a letter from Mrs. [redacted] counsel, [redacted]

I remain available to discuss resolution of this claim at any time within the statutory period.

Sincerely,

Robert (Tim) Hanley, Public Adjuster
On behalf of [redacted]
WA Public Adjuster License #162646

Enclosures:

1. Notice under RCW 48.30.015(8), dated November 18, 2026, with Schedule of Claim Handlers
2. [redacted] invoice no. 95477889, January 19, 2026, with [redacted] written findings
3. Washington State Department of Commerce, Lead-Based Paint Programs, email of February 17, 2026
4. [redacted] lead test documentation (January 21, 2026) and [redacted] asbestos report (January 23, 2026)
5. Photo report, conditions during demolition, February 2–4, 2026 (photographs by [redacted]
6. Letter of [redacted]

CC: Washington Office of the Insurance Commissioner (with enclosure 1)
CC: [redacted]
CC: [redacted]

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November 18, 2026

[redacted]

Attn: [redacted] Senior General Claims Adjuster
and [redacted] Claims Resolution Specialist
[redacted]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED — COPY TO: Washington Office of the Insurance Commissioner

Copies by email: [redacted] • [redacted] (Attn: [redacted]

Re: Notice under RCW 48.30.015 (Insurance Fair Conduct Act) — 20 days to resolve
Insured: [redacted]
Claim Number: [redacted] (Loss of Use: [redacted]
Policy Number: [redacted]
Date of Loss: January 19, 2026 — Fire
Location of Loss: [redacted] Ellensburg, WA 98926

Dear Mr. [redacted] and Ms. [redacted]

This letter is the statutory notice required by RCW 48.30.015(8). It is separate from, and incorporates by reference, our November 3, 2026 letter to Mr. [redacted] Part II of which sets out the Loss of Use objections in full.

[redacted] has twenty days after this notice is deemed received under RCW 48.30.015(8)(a) to resolve the basis for the action described below. Resolution requires, among the items listed at the end of this letter, that [redacted] evaluate this claim, perform its own analysis of its handling of it, determine a reasonable amount for remedy for what that handling has done to the insured — separately from the damages itemized in this notice — and state that remedy in writing. If [redacted] does not resolve the basis for the action in that time, Mrs. [redacted] reserves the right to bring an action under RCW 48.30.015, including enhanced damages of up to three times her actual damages and reasonable attorney's fees, in addition to her rights under the policy, the Washington Administrative Code, and the Consumer Protection Act. If no agreement is reached on the remedy its handling requires, Mrs. [redacted] will seek the full policy limits in court, together with the enhanced damages and fees that IFCA allows.

Facts

1. Mrs. [redacted] 91, was displaced from her one-story Ellensburg home by an electrical fire

on January 19, 2026. In her own home, despite macular degeneration, she was fully self-sufficient. Displaced, she requires near-constant assistance.

1A. The fire, not the water-main break that preceded it, put her out of her home. She stayed in the house through the January 17, 2026 flood and the two days of drying that followed; the basement held only stored belongings. She left on January 19, when the wiring was found melting in the panel; her first rent check for temporary housing is dated that day. The neighboring home at [redacted] with the break in the alley directly behind it, took on some two and a half feet of water — more than the 18 to 21 inches her daughter reported to [redacted] — and its occupants were never displaced.

2. [redacted] denied all but $1,564.38 of this loss on March 17, 2026 and closed its file the same day. It conceded coverage on June 29, 2026, made its first dwelling payment on August 10, 2026, and has since paid $208,112.11 on the dwelling and contents. On November 2, 2026 it paid $24,878.33 in Loss of Use for January 19 through September 30, 2026 (claim [redacted] check no. 1647117725). A later letter states her expenses "have been paid until 02/28/2027," but no payment for October 1, 2026 through February 28, 2027 — $14,750 even at [redacted] own $2,950 rate — appears in the record.

3. [redacted] own housing valuation, a Site Evaluation prepared by CRS Temporary Housing dated August 3, 2026, priced furnished housing at $5,510.67 per month. On August 13, 2026, Mr. [redacted] wrote that this "will be the total amount I can pay up to on a similar rental as loss location."

3A. [redacted] approved that rate only prospectively. Mr. [redacted] July 24, 2026 note approves "4 months of ALE … at this point," and Mr. [redacted] wrote on September 16, 2026 that "my coverage for ALE has been available since I received the claim on 07-27-26" — more than six months after the fire. For the first six months of her displacement, [redacted] approved nothing.

4. On November 2, 2026, [redacted] offered Loss of Use at $2,936 per month, retroactive to the date of loss — barely half its own valuation, without explanation.

4A. On October 20, 2026, Mr. [redacted] instructed [redacted] payment unit to pay "at the approved rate of $2,950.00 per month." No explanation of either figure, or of the $14 difference, has been given. The $2,950 came from [redacted] after Mr. [redacted] twice asked it to reduce its range to a single number: "Is it possible to narrow down a monthly cost, instead of a range?" (October 15) and again on October 20, the day he instructed payment.

4B. [redacted] report exists in two October 15, 2026 versions. The first recommended a range of $2,500 to $3,400 and advised that the range, not a single value, be used. The second states: "To provide the single monthly amount requested by the adjuster, [redacted] used $2,950 per month." Both benchmark a two-bedroom home, carried over from [redacted] Site Evaluation; Mrs. [redacted] home has three bedrooms. The report records that [redacted] contacted no property owner, confirmed no availability, and obtained no binding proposal. It was prepared by [redacted] Building Consulting practice, which places no one in housing; [redacted] own rent figure alone, $3,376.67, exceeds the $2,950 it paid for furnished housing.

4C. [redacted] worksheet for the November 2, 2026 payment decomposes the $24,878.33 at

$2,950 per month, not the $2,936 communicated to Mrs. [redacted] yet records "Total Paid $0.00." Mr. [redacted] is no longer with [redacted] His successor, [redacted] wrote (received November 6, 2026) only that her expenses "have been paid until 02/28/2027 at this time," with no rate, amounts, or dates.

5. Mrs. [redacted] carries Loss of Use coverage only. She has no fair-rental-value coverage and makes no claim for the rental value of her home.

6. Her expenses for the first 47 days (January 19–March 6, 2026) were $11,750, paid at $250 per day for a one-bedroom short-term rental; [redacted] has held the cancelled checks since June 19, 2026, yet allotted those days about $4,820. The shortest rental term available in Ellensburg, confirmed by four local property managers, is one year. Since March 7, 2026, she has lived in her daughter's home in Kent; the rental agreement was provided to [redacted] on September 30, 2026.

7. The accounting of Loss of Use payments demanded October 7 and October 20, 2026 remains outstanding.

8. [redacted] March 17, 2026 Claim Outcome Letter, signed by [redacted] Field Claims Supervisor, found that "your light switch caught fire" and that "a singular run of wire from the outlet to the panel was damaged by fire," yet denied the rewire because "there is no coverage for aged wiring replacement," and said Mrs. [redacted] had allowed it "without allowing [redacted] to inspect your property." She authorized no such work: every [redacted] authorization was signed January 17, 2026, for the water loss, names the City of Ellensburg as carrier, and checks only "Emergency Services." The wear-and-tear provision [redacted] cited does not apply to loss "by fire." [redacted] paid $1,064.38 on an estimate with no electrical item; its own earlier estimate that day, at $2,067.75, had included the burnt wire, the switch, and electrical labor. The letter, and a second letter closing the claim, went only to the house she had been forced to leave.

9. [redacted] never engaged a cause-and-origin investigator. Its February 27, 2026 letter recorded that "cause of loss was determined" while listing as pending "contacting the Electricians that were on site and [redacted] At its February 27 inspection [redacted] photographed the burned switch — captioned "Light switch that got overloaded" — and handed it back. It never answered Mrs. [redacted] May 12, 2026 request to preserve the failed components. The only examination of the drying equipment was [redacted] own.

10. [redacted] February 27, 2026 management roundtable directed that both electricians be spoken to. [redacted] of [redacted] [redacted] brought in by [redacted] itself, told [redacted] that [redacted] spider box, running some sixteen fans and dehumidifiers, "caused 1/2 the circuits to melt, the lugs were melting in the panel box and they started catching fire," and that a limited repair "would of created more of a fire hazard."

11. On March 12, 2026, both electricians gave Ms. [redacted] their conclusions directly. [redacted] of [redacted] said a repair was "not an option" and that a full rewire was "the only safe option": "Both electricians agreed it was overheating. They agreed that a full rewire was needed." The same day, [redacted] left Ms. [redacted] a voicemail, preserved in [redacted] file as a transcript (CC_17355635466): what he had told [redacted] was "that a rewire was necessary"; "we had circuits that were actually melting and catching on fire"; "it was necessary . . . for safety reasons." Five days later, Ms. [redacted] signed the denial.

12. The only support [redacted] had for a limited repair came from [redacted] of [redacted] — the company whose equipment overloaded the panel. On March 9, 2026, Ms. [redacted] recorded his claim that a repair "would of been between 5-7k" and that the family had "pushed" the rewire. [redacted] never produced that repair estimate. On March 12, Ms. [redacted] wrote: "We now have information that a repair may have been feasible." [redacted] already held the contrary finding: [redacted] invoice, dated January 19, 2026 and enclosed, records melted wiring forty feet from the panel and that "the whole home needs to be rewired," and the family's February 24 reply on the thread carrying it went to [redacted] and [redacted] On June 9, 2026, [redacted] received the sworn declaration of independent electrician [redacted] P. [redacted] who found arcing at the bus, the main lug, and two breakers — "not consistent with a localized failure." No claim note records any review of it. Meanwhile, [redacted] April 6, 2026 subrogation letter told [redacted] that "your company caused the damages."

13. On March 16, 2026, a second roundtable conceded that "the panel itself could not be repaired as neither electrician was willing to repair the panel," yet confined coverage to the switch, the outlet, and the wire between them. The denial issued the next day.

13A. That afternoon at 1:54 PM, Ms. [redacted] told Mrs. [redacted] daughter and son-in-law that coverage was limited to the switch and the wall below it. Asked for the policy language, she said: "I am not going to answer your questions." Asked for a manager: "No. I am the highest level person here." Asked whether the family was now forced to sue, she replied, "We look forward to it! I am hanging up now!" — as recorded in the daughter's log. Ms. [redacted] own note records that "I ended the call."

14. On March 18, 2026, Ms. [redacted] told [redacted] subrogation unit that [redacted] has bent over backwards to help them." On April 6, [redacted] told Mrs. [redacted] it would "serve as your advocate throughout the recovery process," yet on June 24 its Field Claims Manager advised the undersigned to "reach out to [redacted] and the city as responsible parties." On June 29, 2026, after the claim was "roundtabled with leadership," [redacted] conceded coverage for the fire-damaged wiring — the position both electricians had stated in March.

14A. In that June 24 call, [redacted] affirmed the partial denial and said, as best the undersigned recalls: "I tell you what I'm going to do. I'm going to diary my file to come up every Wednesday and I'll call you and let you know we are still investigating." His own note records that he would "follow up weekly with status updates." The undersigned confirmed the call that evening in a letter (CC_17379689272) recording, among other things, that [redacted] "has not retained a cause and origin expert"; [redacted] never corrected it. After the June 29 concession, the undersigned agreed that [redacted] need not pay again for rewiring [redacted] had paid for, but that the cost to complete it must be included; Mr. [redacted] note records that "there are a few minor grounding repairs that remain undone." The file was not assigned to Mr. [redacted] until July 6, 2026; he first contacted the undersigned on July 7.

15. Mr. [redacted] first message to [redacted] on July 13, 2026, instructed: "Please do not make contact with PA until we speak." He then "Provided FOL and COL" — the facts and cause of loss as [redacted] framed them. On July 21 he directed [redacted] to "separate out what was damaged due to cross-contamination and what was for the re-wire."

15A. [redacted] kept looking for grounds to limit coverage after conceding it. On July 14, 2026, fifteen days after the concession, Mr. [redacted] note records "ROR letter sent." His July 21 instruction sorted the loss into the two categories [redacted] could exclude: contamination remediation, which its Washington endorsement excludes, and the rewire, which it had excluded because [redacted] paid. The day after Mr. [redacted] relayed [redacted] account unverified, [redacted] wrote, with Mr. [redacted] copied, that "we also found the statements made by [redacted] to be potentially inaccurate."

15B. [redacted] own consultant confirmed the electricians. [redacted] found that the overload "caused the panel to overheat, resulting in a fire within the panel enclosure," that the overheating "extended into the wiring," and that "the electrical rewire and installation of the new electrical panel were reasonable and related to the reported overload." It also found that the access demolition "does not appear to have been completed in a workmanlike manner."

16. The fire emptied the house, and it has stood empty since January 19, 2026. [redacted] certified policy, form 56-5540, excludes theft and vandalism once the dwelling has been vacant more than 30 days and arson after 60 consecutive days, and covers freezing only if heat is maintained — with no exception for a vacancy caused by the covered loss itself. On [redacted] own terms, those protections fell away in February and March 2026. [redacted] renewed the policy on July 16, 2026 and continues to charge premium on a dwelling its own form no longer covers against the perils most likely to strike a vacant house.[1]

On July 21, 2026, the undersigned asked [redacted] in writing to confirm that the theft, vandalism, malicious mischief, and arson coverage would continue during Mrs. [redacted] displacement, or to identify the date [redacted] contends the dwelling became vacant. [redacted] did not answer. The request was renewed on November 3, 2026, together with requests that [redacted] address the freezing provision in a house with no electrical service, and provide fencing and security for the empty house. On November 12, Mr. [redacted] replied that [redacted] does "not issue advance coverage determinations regarding hypothetical future events," referred Mrs. [redacted] to "the policy provisions concerning vacancy and the applicable exclusions," and added: "We cannot waive, modify, or disregard policy provisions through correspondence." He approved perimeter fencing on submission of an estimate. The question was not hypothetical: whether those exclusions now apply is a present fact about coverage [redacted] continues to sell. [redacted] declined to say.

Violations alleged

[1] US Assure, Vacant Property Insurance: Top Exposures When Rental Structures Are Unoccupied (Nov. 22, 2022, updated Aug. 18, 2025), https://usassure.com/resources/articles/consider-these-exposures-for-vacant-rental-structures; Chubb, Safeguarding Vacant Assets: A Blueprint for Portfolio Risk Management (2026), https://www.chubb.com/us-en/businesses/resources/safeguarding-vacant-assets-a-blueprint-for-portfolio-risk-management.html; Chubb Insurance New Zealand, Risk Bulletin: Vacant Buildings (Apr. 2024), https://www.chubb.com/content/dam/chubb-sites/chubb-com/nz-en/business/risk-engineering-resource-centre/documents/pdf/nz-vacant-building-risk-bulletin.pdf; National Insurance Crime Bureau, Thieves Turn Copper Theft into Gold (May 2013), https://www.nicb.org/news/blog/thieves-turn-copper-theft-gold; Marty Ahrens, National Fire Protection Association, Fires in Vacant Buildings (Feb. 2018) (2011–2015 data); U.S. Fire Administration, Vacant Residential Building Fires (2013–2015), Topical Fire Report Series Vol. 18, Issue 9 (Jan. 2018), https://www.usfa.fema.gov/downloads/pdf/statistics/v18i9.pdf; Insurance Information Institute (Loretta L. Worters), When No One's Home: Understanding Role of Vacancy Insurance (2025), https://www.iii.org/blog/when-no-ones-home-understanding-roleof-vacancy-insurance; Insurance Information Institute, Facts + Statistics: Homeowners and Renters Insurance (ISO data 2019–2023), https://www.iii.org/fact-statistic/facts-statistics-homeowners-and-renters-insurance.

Each practice stated below is asserted under RCW 48.30.015(1) as part of [redacted] unreasonable denial of coverage and of payment of benefits to Mrs. [redacted] or as a cause of that denial and of the delay in payment; the regulations cited set the standards against which that denial is measured, as RCW 48.30.015(5) provides.

To help [redacted] evaluate the claim presented by this notice, and to give [redacted] insight into how Mrs. [redacted] is evaluating it, a line has been added under each violation stated below on which a value may be assessed by a reasonable person. As to each violation, be specific and provide us with your analysis. If you feel any of these violations are of no value, please indicate so. The values [redacted] enters price the conduct described, not the policy benefits owed, which are addressed separately below; once [redacted] has completed its evaluation, the values entered may be summed to arrive at the total [redacted] itself places on that conduct, as cure item 1 requires.

- **Refusal to pay without a reasonable investigation, by adopting the responsible party's account over the facts [redacted] own investigation produced.** [redacted] February 27, 2026 management roundtable directed that both electricians who had been on site be interviewed. [redacted] interviewed them. Both — including the electrician [redacted] itself had brought in — told [redacted] that [redacted] overloaded drying equipment had melted the circuits and the panel, that a limited repair was unsafe, and that a full rewire was the only safe option (facts 10 and 11). [redacted] Field Claims Supervisor took both statements herself on March 12, 2026, and [redacted] March 16 roundtable conceded that neither electrician would repair the panel (fact 13). Against that record stood a single account: that of [redacted] representative, whose company's equipment had caused the damage, whose interest lay in minimizing it, and who never produced the repair estimate behind his $5,000-to-$7,000 figure (fact 12). [redacted] adopted that account — advising its insured on March 12 that "we now have information that a repair may have been feasible" — and denied the rewire five days later. [redacted] never retained a cause-and-origin expert, returned the burned switch without having it examined, never answered the May 12 request to preserve the failed components, and recorded no review of the [redacted] declaration it received on June 9 (facts 9 and 12). Meanwhile, on April 6, 2026, it told [redacted] in writing that "your company caused the damages." As late as July 20, 2026, it relayed [redacted] account to its own consultant unverified, and did not seek substantiation when that consultant found it "potentially inaccurate" (fact 15A). Nor did it follow that consultant's July 24, 2026 recommendation to obtain [redacted] photographs, testing results, and supporting documentation; no request appears in the claim notes. By August 10, 2026, [redacted] own adjuster had written down the conclusion its investigation had supported since March: "During MIT, they caused fire damage to ELE panel and a full re-wire was needed," and [redacted] never tested home, caused cross-contamination." A position reached by setting aside the material facts of an insurer's own investigation in favor of the responsible party's self-serving account is not fairly debatable. Every later harm recorded in this notice — the closed file, six months without Loss of Use, the wait until August 10, 2026 for the first dwelling payment — flows from that decision. WAC 284-30-330(4) and (6); RCW 48.30.015.
- **Denial of the full rewire in the March 17, 2026 Claim Outcome Letter,** reached on the investigation described in the violation above, and by attributing fire damage to wear and tear under a provision that excepts loss "by fire," in a letter that itself found that the switch

"caught fire" and the wire run was "damaged by fire." [redacted] own January 29, 2026 reservation of rights had quoted the policy's provision that [redacted] does "insure sudden and accidental direct physical loss or damage by fire, when the fire results from an excluded cause"; its April 6, 2026 subrogation letter told [redacted] that "your company caused the damages"; and its own consultant later found a fire within the panel enclosure and the rewire "reasonable and related to the reported overload." [redacted] leadership roundtable itself abandoned the denial on June 29, 2026: "Coverage exists for the fire damaged portions of the home as fire is not excluded by the policy. This includes costs to repair wiring that was damaged by fire including access." Mrs. [redacted] does not seek reimbursement of rewire costs [redacted] paid; the violation is the denial itself, and the months of displacement and delay it caused. WAC 284-30-330(4).

Value: $ _____

- **Refusal to explain the basis for the denial.** On March 16, 2026, the day before the Claim Outcome Letter issued, [redacted] Field Claims Supervisor, asked to cite the policy language limiting coverage, answered "I am not going to answer your questions," refused to refer the call to a manager, and ended the call (fact 13A). [redacted] June 9, 2026 letter again stated that "coverage is not afforded at this time," reciting policy provisions without identifying any fact on which it relied; the undersigned's written request of June 10, 2026 for that factual basis, and for whether [redacted] had reviewed Mr. [redacted] declaration, went unanswered until [redacted] reversed its position on June 29. Without a stated basis, Mrs. [redacted] could not answer the denial, and the rewire went unpaid while she was displaced. WAC 284-30-330(13).

  Value: $ _____

- **Unreasonable denial of, and delay in paying, Loss of Use benefits actually owed,** in violation of RCW 48.30.015 and WAC 284-30-330, including the failure to approve or pay any Loss of Use benefit for the first six months of displacement and to pay any until November 2, 2026, despite repeated demands since May 2026; the payment then made at a reduced rate for only part of the period; the allotment to the first 47 days of some $6,930 less than the receipted expense [redacted] had held in its file since June 19, 2026; and the absence of any payment in the record for October 1, 2026 through February 28, 2027, a period [redacted] has stated in writing is paid.

  Value: $ _____

- **Application of a rental-value measure to a Loss of Use claim,** pricing a coverage Mrs. [redacted] does not carry; approving [redacted] own valuation for a limited prospective period only, with nothing for the first six months of displacement; and then, when payment from the date of loss could no longer be avoided, paying barely half of that valuation without a written basis, so that the covered period more than tripled while the total rose by less than eighty percent.

  Value: $ _____

- **Failure to provide the complete written accounting of Loss of Use payments** demanded October 7 and October 20, 2026. Without it, Mrs. [redacted] cannot reconcile what [redacted]

says it has paid with what she has received, and the Loss of Use owed for October 2026 onward remains unpaid.

Value: $ _____

- **Failure to respond to pertinent communications.** [redacted] left the undersigned's July 21, 2026 written inquiry about the vacancy provisions and Mrs. [redacted] coverage unanswered until November 12, 2026, and then answered without stating whether it contends the exclusions have attached (fact 16), leaving her dwelling coverage in doubt while the vacancy [redacted] own handling caused continues. WAC 284-30-330(2) and 284-30-360.

  Value: $ _____

- **Failure to give the required written status notices.** Since October 18, 2026, WAC 284-30-370 has required an insurer that has not completed its investigation to give written notice every thirty days summarizing the amount of loss, any consultants retained, each item it is waiting on, and, where the file has been reassigned, confirmation that the new adjuster has reviewed it. [redacted] has items open on this claim — the testing and protocol invoices, clearance testing, contents, and the Loss of Use rate — and has reassigned the Loss of Use file from Mr. [redacted] to Ms. [redacted] Neither Ms. [redacted] letter received November 6, 2026 nor Mr. [redacted] letter of November 12, 2026 states the amount of loss, the consultants retained, or the items [redacted] is waiting on, and neither confirms that Ms. [redacted] has reviewed the file. WAC 284-30-370.

  Value: $ _____

- **Sanctioned by [redacted] management.** The handling described above was not an individual adjuster's error. It was framed at management roundtables on February 27 and March 16, 2026; executed by the supervisor who had personally taken both electricians' statements and signed the denial; defended the next day to [redacted] subrogation unit in terms praising the vendor; and maintained against the insured and her public adjuster for months, including by directing them to collect from the wrongdoer themselves. At every step, [redacted] management directed it. When leadership finally reversed the denial on June 29, 2026, it cited no new fact; it cited the policy — "fire is not excluded by the policy" — the same policy whose fire provision [redacted] had quoted to its insured in its January 29, 2026 reservation of rights. The handling of this claim was therefore [redacted] own — reviewed, adopted, and institutionally approved.

  Value: $ _____

Total value of the violations stated above: $ _____

Effect of these practices

The consequences have fallen entirely on Mrs. [redacted] The electrical question on this claim had been answered, by both electricians [redacted] spoke to, by March 12, 2026. [redacted] choice to credit its vendor's account instead converted a covered fire loss into a dispute that has now run the better part of a year: a denial and a closed file in March, coverage conceded only on June 29, the first dwelling payment only on August 10, and Loss of Use withheld for more than nine months, then paid on November 2, 2026 only through September 30, 2026 and only at the

reduced $2,950 rate — with no payment in the record for October 1, 2026 through February 28, 2027, the very period [redacted] letter states has been paid. While [redacted] withheld payment, accounts went into collection, as [redacted] was told on August 10, 2026. Mrs. [redacted] has been out of her home since January 19, 2026. In her own home she was fully self-sufficient; displaced, she requires near-constant assistance, has lost mobility, and depends on her daughter. Mrs. [redacted] has since been diagnosed with lung cancer. She is not expected to live long enough to return to her home — to see her house, her only living friend, or to care for her beloved kitty again. The year this claim has consumed is time she does not have, and no cure [redacted] offers now can give it back to her.

None of this record would exist if Mrs. [redacted] daughter had accepted what her mother was first told. It was [redacted] who kept the records, who pressed for the answers [redacted] would not give, and who refused for ten months to let her mother's claim be closed by silence. [redacted] should consider — and the Commissioner should consider — how many elderly policyholders have no daughter able to fight that fight, and simply accept what Mrs. [redacted] was told in March and again in June: that coverage was not afforded, and that the file would remain, indefinitely, "under review."

The damages on the present record

So that [redacted] evaluates this notice on a complete record, Mrs. [redacted] quantifiable damages on the present record are as follows. Payments [redacted] has made have been accepted as partial payment only.

- **Dwelling — disputed scope: approximately $28,940.** The undersigned's revised estimate of October 13, 2026 totals $248,804.22; [redacted] amended estimate of October 14, 2026, on which [redacted] has paid, totals $219,863.59. The difference lies principally in interior lath and plaster ($10,398.98 of [redacted] reductions), window treatments ($8,039.42), hazardous-material remediation ($6,953.76), and insulation ($2,829.28). [redacted] itself revised its ceiling scope upward on September 10, 2026 on the basis of the undersigned's iGuide and blue-tape survey, and deferred the kitchen plaster "pending removal of cabinets." [redacted] has paid $208,112.11 on the dwelling and contents and holds $12,814.86 in recoverable depreciation. The dwelling scope remains open pending post-abatement inspection, and all supplements are reserved.
- **Loss of Use — shortfall: approximately $49,140 to $76,620.** At [redacted] own $5,510 valuation, January 19, 2026 through February 28, 2027 totals approximately $74,000; at the $250-per-day market rate documented by cancelled checks for the first 47 days, the same period totals $101,500. That rate is consistent with the market: AirDNA reports an average daily rate of approximately $223 for Ellensburg short-term rentals, before cleaning fees and lodging taxes. [redacted] own $5,510 valuation works out to about $184 a day; the $2,950 it paid, to about $98 — less than half the going nightly rate. Against either, [redacted] has paid $24,878.33. At [redacted] own valuation, the shortfall has two parts: approximately $21,590 for January 19 through September 30, 2026, which [redacted] paid at $2,950 a month instead of the $5,510 Mr. [redacted] communicated; and $27,550 for October 1, 2026 through February 28, 2027, for which nothing has been paid, although [redacted] has written that her additional living expenses "have been paid until 02/28/2027." The figures run to February 28, 2027 and will continue with the displacement.

- **Environmental testing and protocol — shortfall: approximately $19,640.** On August 31, 2026, [redacted] paid $3,204.27 of [redacted] earlier invoices and declined the rest as "consultation and project advisory services retained by the insured." All further testing was therefore placed under the general contractor, who bears the OSHA and Labor & Industries obligations for the abatement. [redacted] invoices of October 27, 2026 — main floor $15,343.95, basement $4,911.32, and the original lead testing $433.63 — total $20,688.90; [redacted] Invoice 13945 of November 13, 2026 bills them, with 10% overhead, 10% profit, and sales tax, at $26,961.77, unpaid. [redacted] applies the same overhead, profit, and tax to the test-fee items in its own estimate, and its October 15, 2026 revision carries the abatement bid "with 10% overhead and 10% profit." The abatement bid [redacted] carries — the $49,810 fire-loss portion of the abatement contractor's October 12, 2026 unit-price estimate, submitted without the $25,100 attributable to the City's water loss — was priced to [redacted] protocol and contains no testing, protocol, or clearance work. [redacted] own estimate leaves the "3rd party hygienist protocol and post remediation clearance testing" as an open item and asks that the "protocol and invoicing" be provided "for review and consideration"; Invoice 13945 is that invoicing. Net of the approximately $7,324 in test fees already included in [redacted] estimate, the shortfall is approximately $19,640. [redacted] own records, sent to the family on February 4, 2026 (enclosed), show how limited its pre-repair testing was: its January 21, 2026 lead test was a spot-kit test, which recorded lead in the bedroom wall paint before the fire repairs began, and the asbestos samples it sent to its laboratory, analyzed January 23, 2026, came only from the main floor; none came from the basement. [redacted] own consultant has identified the consequence. [redacted] reported to Mr. [redacted] on July 24, 2026 that at its July 17 inspection "the dwelling lacked proper containment measures for lead abatement (e.g., no 6-mil plastic on floors, windows, or door openings), and visible settled dust was present," and its estimate finds the lead contamination "consistent with the disturbance and distribution of lead-containing materials during demolition activities." Photographs taken by Mrs. [redacted] daughter on February 2–4, 2026, while the rewire was under way, show the household contents on open shelves and in drawers beside cut wiring and demolition dust, uncovered (enclosed). The basement testing belongs to the fire repair: the rewire extended into the basement, and [redacted] own notes record that the electricians stripped the basement wiring on January 22, 2026, at [redacted] direction, before the asbestos results were in.
- **Post-abatement clearance testing — approximately $12,490.** [redacted] post-abatement clearance testing is estimated at $12,975, and approval has been requested. Washington's Department of Commerce, which certifies lead-based-paint firms, advised on February 17, 2026 (enclosed) that only a certified risk assessor or inspector may conduct a lead clearance inspection in Washington; that [redacted] is a certified firm; and that [redacted] testing firm, [redacted] is not certified to conduct lead-based-paint activities in the state. [redacted] estimate carries only a $488.70 base fee for it, lists the per-sample charges "as incurred," and itself identifies "post remediation clearance testing" as an open item.
- **Open and reserved items, not yet priced:** contents decontamination and replacement, pending [redacted] evaluation of the stored contents, on which it has found lead dust; and the perimeter fencing addressed in cure item 6.

Taken together, the quantified items are approximately $110,210 to $137,690 on the present record, before the open items and before the recoverable depreciation [redacted] holds. These figures price the loss itself. They do not price the separate harm caused by [redacted] handling of this claim, recorded in the facts above; that harm is the subject of item 1 below.

Cure demanded within 20 days

The damages itemized above price the loss itself. They do not price what [redacted] handling of this claim has done to Mrs. [redacted] — the record of gross mishandling set out in the facts above — and resolution of that harm is separately required. Resolution of the basis for this action, within twenty days after this notice is deemed received under RCW 48.30.015(8)(a), requires all of the following:

1. Separately from the damages itemized above, [redacted] shall evaluate this claim, perform its own analysis of its handling of this claim, and determine a reasonable amount for remedy regarding what its handling of this case has done to the insured. [redacted] shall state that proposed remedy amount in writing, with its basis — using, if it chooses, the value lines provided under each violation above — within this period, and pay it. The remedy for the conduct recorded in the facts above is [redacted] to propose in the first instance, on its own complete record; it is distinct from, and in addition to, the damages itemized above.

2. State in writing the policy provision and factual basis for the $2,936 monthly Loss of Use figure, reconciling it with [redacted] own $5,510-per-month valuation of August 3, 2026 and with the $2,950-per-month rate [redacted] claim notes record as approved on October 20, 2026.

3. Provide the complete written accounting of Loss of Use payments demanded October 7 and October 20, 2026. The accounting must start with [redacted] own payment letters — reconciling the November 2, 2026 payment of $24,878.33 (received; check no. 1647117725) and the statement that expenses "have been paid until 02/28/2027" against payments actually made, by date, amount, check number, payee, period, and rate — explain why [redacted] own worksheet records "Total Paid $0.00" against the November 2 payment, and state what payment, if any, covers October 1, 2026 through February 28, 2027. If none was made, pay that period now — $14,750 at [redacted] own $2,950-per-month rate — and pay the documented $11,750 for January 19 through March 6, 2026, less the amount allocated to that period in the November 2 payment, in each case without waiver of Mrs. [redacted] position that the $5,510 valuation is the floor.

4. Confirm in writing that the period of displacement caused by [redacted] own delay will not be counted against Mrs. [redacted] Loss of Use limits.

5. Complete the production of the claim file requested October 20, 2026 under WAC 284-30-340, which Mr. [redacted] transmitted in full to [redacted] file-production unit on October 23, 2026, and which [redacted] answered on November 12, 2026 with a blanket assertion of privilege, work product, and proprietary interest. Specifically: (a) produce the attachments omitted from the production: my July 21, 2026 morning email to Mr. [redacted] attached [redacted] January 19, 2026 invoice, which carries [redacted] written findings, and says so in its text. The production contains that email only as it travelled through [redacted] — in Mr. [redacted] August 10, 2026 printout (CC_17388167402) and the July 24, 2026 [redacted]

[redacted] thread — and the [redacted] invoice appears nowhere in the production. Produce the email as [redacted] received it, with its attachments, or state in writing that [redacted] did not receive them; a copy of the [redacted] invoice accompanies this notice; and produce, or identify by document number, the City of Ellensburg red-tag notice for the boiler that Mrs. [redacted] daughter attached to her February 25, 2026, 11:33 AM email to Ms. [redacted] (CC_17353085335); (b) produce in readable form the July 22, 2026 item withheld as "corrupted"; (c) as to each of the thirteen items on [redacted] privilege and redaction log — most authored by the adjuster, one a vendor invoice — produce the item or state the specific privilege claimed, the author and recipients, and the facts supporting it; claim-handling records in a first-party claim are presumptively not privileged, Cedell v. [redacted] Ins. Co. of Wash., 176 Wn.2d 686 (2013); and (d) state whether this claim, or any part of it, has been referred to [redacted] Special Investigation Unit, and if so when, by whom, and for what reason, and produce or log that file; [redacted] production files the insured's demand, the public adjuster's correspondence, and its consultant's reports under "Special Investigation" without any corresponding entry in the claim notes; and (e) produce all materials [redacted] provided to [redacted] [redacted] in assigning or briefing it on this claim, including the "FOL and COL" Mr. [redacted] recorded providing on July 13, 2026.

6. (a) State in writing whether [redacted] contends the vacancy exclusions of form 56-5540 have attached to the dwelling at [redacted] and, if so, from what date each such exclusion — theft, vandalism or malicious mischief, and arson — has applied; (b) state what portion of the premium [redacted] has charged and accepted on the dwelling since January 19, 2026 is attributable to the perils so excluded; (c) approve the perimeter fencing on [redacted] [redacted] Estimate 14029 ($2,609.01), submitted under [redacted] November 12, 2026 approval; and (d) provide a copy of the current declarations and policy, including any endorsements issued at the July 16, 2026 renewal; (e) pay [redacted] [redacted] Invoice 13945 for [redacted] [redacted] testing and protocol work, less test fees already paid within [redacted] [redacted] estimate; and (f) approve [redacted] post-abatement clearance testing.

7. Personnel accountability. Identify, by name and role, all individuals involved in the investigation, adjustment, supervision, evaluation, and coverage determination of this claim, as requested on May 12, 2026 and never answered. As part of the analysis demanded in paragraph 1, [redacted] shall state what corrective or disciplinary action, if any, it has taken or will take as to each person whose handling [redacted] determines fell below the standards required by Washington law or by [redacted] own claim-handling standards, using the attached Schedule of Claim Handlers and adding any other [redacted] personnel who participated in the handling of this claim. Where [redacted] determines that no action is warranted as to a listed person, [redacted] shall so state on the schedule.

   If [redacted] returns the schedule showing that no corrective or disciplinary action has been taken as to any person who handled this claim, Mrs. [redacted] will understand — and will ask the Commissioner and any court reviewing this claim to understand — that the handling described in this notice is handling [redacted] approves.

8. Confirm in writing that the replacement-cost period of the policy's Washington endorsement runs from no earlier than August 10, 2026, the date of [redacted] first payment toward actual cash value after coverage was conceded, and extend it to a reasonable time

after post-abatement clearance, the delay in repairs being [redacted] own.

9. Provide the written status notice WAC 284-30-370 requires, stating the amount of loss as [redacted] now calculates it, each consultant retained, and each item [redacted] is waiting on, and confirming that Ms. [redacted] has reviewed the claim file.

[redacted] now has its own complete record before it, including the claim file it began producing on November 4, 2026. Any refusal to cure is therefore a knowing one. If [redacted] does not resolve the basis for this action, or if no agreement is reached on the remedy its handling requires, Mrs. [redacted] will seek the full policy limits in court, together with the enhanced damages and fees that IFCA allows. Any payment [redacted] makes toward cure will be accepted as partial payment only, not as payment in full, settlement, or accord and satisfaction, unless Mrs. [redacted] expressly agrees otherwise in writing.

Sincerely,

Robert (Tim) Hanley, Public Adjuster
On behalf of [redacted]
WA Public Adjuster License #162646

CC: [redacted] c/o [redacted] (by email)
CC: Washington Office of the Insurance Commissioner (with this notice, per RCW 48.30.015)

Attachment — Schedule of Claim Handlers

[redacted] — Claim No. [redacted]

To be completed and returned by [redacted] within the cure period. For each person listed, check the applicable box and complete the line provided. Add any other personnel who participated in the handling of this claim, including each participant in the management roundtables recorded in the facts.

[redacted] — Field Claims Supervisor

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

[redacted] — Field Claims Representative

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

[redacted] — Field Claims Manager

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

[redacted] — Senior General Claims Adjuster

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

[redacted] — Claims Resolution Specialist

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

Each participant in the February 27, March 16, and June 29, 2026 roundtables, by name: _____

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

Additional handler: _____

- ☐ Disciplined — What action taken: _____
- ☐ Terminated — Date: _____
- ☐ Resigned or otherwise no longer with [redacted] — Date: _____
- ☐ Other: _____
- ☐ No action taken

[redacted]

[redacted]

BILL TO

[redacted]
Ellensburg, WA 98926 USA

Technician [redacted]

INVOICE	INVOICE DATE
95477889	1/19/2026

JOB ADDRESS

[redacted]
Ellensburg, WA 98926 USA

Completed Date

Payment Term Due Upon Receipt

DESCRIPTION OF WORK

[redacted] agreed to pay invoice - Upon inspection, I found one of the feeder wires in the panel had a melted sheath. A wire on that half of the bust bar that was overheated and had melted wires 40 feet away from the panel in a light switch in the living room. When I pulled the light switch out, it melted in my hand. Excessive heat in the panel, once I unplugged the 28 fans that [redacted] had plugged in, and I had the dead front off the panel after 2 hours, the panel cooled off. I was uncertain of other damage to the whole house wiring due to the overheating of the panel. Let the customer know that the work required was not something I could do; the whole home needs to be rewired, the customer wanted minimal damage done, but it's plaster, and I would need to cut through the plaster. I informed the customer of 3 other companies to call.- MS

TASK	DESCRIPTION	QTY
Service Fee	Service Fee: Service Fee	1.00
CER-6.00.0000	Custom Electrical Repair (CER-6.00.0000): Specialized Electrical repair includes special order parts, equipment, or additional labor to complete.	1.00

SUB-TOTAL	$429.00
TAX	$36.89
TOTAL DUE	$465.89
PAYMENT	$0.00
BALANCE DUE	$465.89

Thank you for choosing [redacted]

CUSTOMER AUTHORIZATION

All equipment and material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Our workers are fully covered by Workman's Compensation Insurance. Any alteration or deviation from the items specified in this online order involving extra costs will only be performed with the express consent of the buyer, and will be charged accordingly.

Buyer certifies that he/she has the authority to order the above work. Buyer agrees that the seller will retain title to any equipment and material furnished until final and complete payment is made, and if settlement is not made as agreed, the seller shall have the right to remove same and the seller will be held harmless for any damages resulting from the removal thereof.

Sign here Date

CUSTOMER ACKNOWLEDGEMENT

I [redacted] find and agree that all work performed by [redacted] has been completed in a satisfactory and workmanlike manner. I have been given the opportunity to address concerns and/or discrepancies in the work provided, and I either have no such concerns or have found no discrepancies or they have been addressed to my satisfaction. My signature here signifies my full and final acceptance of all work performed by the contractor.

Sign here Date

From: [redacted] (COM) [redacted]
Se Tues__, February 17, 2026 3:01 PM
To: [redacted]
Cc: [redacted]
Subject: RE: Hazmat Survey & Lead Testing Results; Labor and Industries

[redacted] is not certified to conduct lead-based paint activities in Washington state. I'm not seeing them as a licensed company in Washington. So they cannot conduct any lead activities or RRP activities in Washington state.

[redacted] is a certified LBPA firm that can conduct lead inspections, risk assessments and clearance inspections. They are on the LBPA firm list.

• A risk assessment is conducted to determine if there is lead-based paint and/or lead-hazards present and then the risk assessor makes recommendations based on the results for the owner on the next steps (e.g. interim controls, abatement).

• A clearance inspection would only be conducted after the work is completed and the work site is cleaned up. This is to ensure that it's safe for re-occupancy. You wouldn't conduct a clearance inspection if the work hasn't been completed and work site thoroughly cleaned.

I'm not understanding the "clearance" plan laid out by [redacted] of 5 dust samples and 3 air samples. That's not how clearance samples are done for lead. For lead, you wouldn't be collecting air samples, just dust samples. Asbestos requires air samples, lead does not. [redacted] would know this as he would follow HUD chapter 15. Only a certified risk assessor or certified inspector can conduct a clearance inspector in Washington state. Since we do not have any certified dust sampling technicians, I didn't include them.

You mentioned during our conversation that the subcontractor didn't use any containment while they were demolishing the downstairs, that would be a Category 1 interior clearance. Ch 15 HUD - Clearance.pdf. [redacted] would be able to explain this better since he's onsite and could make a better determination. Again, clearance wouldn't be conducted until all the work is completed AND the entire work site was cleaned AND passed a visual inspection by the risk assessor.

I haven't reached out to [redacted] per your request however it seems that maybe I need to.

[redacted] | COMPLIANCE AND ENFORCEMENT OFFICER
Lead-[redacted]ograms | Washington State Department of Commerce
Des [redacted]
Cell: [redacted]
Ema [redacted]
Direct to: Training Information
Direct to: Renovation, Repair and Painting (RRP) applications and information
Direct to: Lead-Based Paint Activities Program (LBPA) applications and information
Direct to: Certified Firms Lists and Blank RRP Documents
Direct to: Lead-Based Paint Tips and Complaints Form
Lead-Based Paint Program website: www.commerce.wa.gov/lead-based-paint

To sign up for GovDelivery for lead program regulation updates:
https://public.govdelivery.com/accounts/WADOC/signup/46583
www.commerce.wa.gov | Facebook | Twitter | LinkedIn | Subscribe
Email communications with state employees are public records and may be subject to disclosure, pursuant to Ch. 42.56 RCW.

TEST KIT DOCUMENTATION FORM

Owner Information Date of Testing: 1/21/26 Page 1 of 2

Name of Owner/Occupant: [redacted]

Address [redacted]

City: Ellensburg State: WA Zip Code: 98926 Contact #: _____

Email: _____

Renovation Information

Fill out all of the following information that is available about the Renovation Site, Firm and Certified Renovator.

Renovation Address: SAME AS ABOVE

City: _____ State: _____ Zip Code: _____ Contact #: _____

Certified Firm Name: [redacted]

Address [redacted]

City: PASCO State: WA Zip Code: 99301 Contact # [redacted]

Email: [redacted]

Certified Renovator Name: [redacted] Date Certified: 10/2021

Test Kit Information

Use the following blanks to identify the test kit or test kits used in testing components.

Test Kit #1:

Manufacturer: _____ Manufacturer Date: N/A

Model: LEAD TEST KIT Serial #: ABABC61 Expiration Date: N/A

Test Kit #2:

Manufacturer: _____ Manufacturer Date: _____

Model: _____ Serial #: _____ Expiration Date: _____

Test Kit #3:

Manufacturer: _____ Manufacturer Date: _____

Model: _____ Serial #: _____ Expiration Date: _____

TEST KIT DOCUMENTATION FORM

Renovation Address: SAME AS ABOVE

City: _____ State: _____ Zip Code: _____ Contact #: _____

Email: _____ Date of Test: _____

Test Location # Living room Test Kits Used (Circle only One) Test Kit #1 Test Kit #2 Test Kit #3

Desceiption of component tested including location: WALLPAINT _____

Result: Is Lead Present? (Circle only one) ☐ Yes ☑ No ☐ Presumed Date of Test: 04/24/20

Test Location # Dinning Test Kits Used (Circle only One) Test Kit #1 Test Kit #2 Test Kit #3

Desceiption of component tested including location: WALLPAINT _____

Result: Is Lead Present? (Circle only one) ☐ Yes ☑ No ☐ Presumed Date of Test: _____

Test Location # Kitchen Test Kits Used (Circle only One) Test Kit #1 Test Kit #2 Test Kit #3

Desceiption of component tested including location: WALL PAINT _____

Result: Is Lead Present? (Circle only one) ☐ Yes ☑ No ☐ Presumed Date of Test: _____

Test Location # Bathroom Test Kits Used (Circle only One) Test Kit #1 Test Kit #2 Test Kit #3

Desceiption of component tested including location: WALL PAINT _____

Result: Is Lead Present? (Circle only one) ☐ Yes ☑ No ☐ Presumed Date of Test: _____

Test Location # Bedroom Test Kits Used (Circle only One) Test Kit #1 Test Kit #2 Test Kit #3

Desceiption of component tested including location: WALL PAINT _____

Result: Is Lead Present? (Circle only one) ☑ Yes ☐ No ☐ Presumed Date of Test: _____

Test Location # _____ Test Kits Used (Circle only One) Test Kit #1 Test Kit #2 Test Kit #3

Desceiption of component tested including location: WALL PAINT _____

Result: Is Lead Present? (Circle only one) ☐ Yes ☐ No ☐ Presumed Date of Test: _____

[redacted]

NVLAP®
TESTING
NVLAP LAB CODE 101890-0

January 23, 2026

[redacted]

Project Name: [redacted]
Project #: 26-02-140017

Dear Mr. [redacted]

The enclosed report details results for the analysis of the bulk sample(s) submitted to [redacted] on January 23, 2026. Sample analysis was performed to determine asbestos type and content using Polarized Light Microscopy, supplemented by Dispersion Staining (PLM/DS).

This report includes a summary of the analytical results and chain of custody. Analytical results are only reflective of the samples tested as received and presented in this report. [redacted] limits warranty to proper analysis methods and takes no responsibility for sample procurement.

It has been our pleasure providing you with these [redacted]es. If you have any questions regarding this report, please do not hesitate to call us at [redacted]

Sincerely,

[redacted]

[redacted] L. [redacted]
Laboratory Manager
[redacted]

Enclosure: 6015.2928.2931

[redacted]

BULK SAMPLE ANALYSIS FOR ASBESTOS

[redacted]

Project Name: [redacted]
Project #: 26-02-140017

Test Method: 40 CFR, Part 763, Subpart E, Appendix E and EPA/600/R-93/116 Customer #: 6015

Laboratory No.	B26-2928	B26-2929	B26-
Sample ID No.	105-1	105-2	105-2-A
Sample Description	Plaster, Mastic	Plaster, Mastic	Sub sample of 105-2 Top Layer
Sample Treatment	Teased/Heated	Teased/Heated	Teased/Crushed
Homogeneous	No	No	No
Layered	Yes	Yes	Yes
Fibrous	Yes	Yes	No
Sample Color	Beige/White/Gray	White/Gray	Beige/Off White
Asbestos Present	No	No	No
Asbestos Type and Percentage	Skim Coat: N.D. Plaster: N.D.	Skim Coat: N.D. Plaster: N.D.	Top Layer: N.D.
Total % Asbestos	None	None	None
Other Fibrous Material In Sample	Plaster Hair <1% Wood <1%	Plaster Hair <1% Wood <1%	
Non-Fibrous Material	Skim Coat: Other 99% Paint <1% Plaster: Aggregate 45% Quartz 15% Mica <1% Plaster 37% **No Mastic in sample.**	Skim Coat: Other 100% Plaster: Aggregate 45% Quartz 15% Mica <1% Plaster 37% **No Mastic in sample.**	Gypsum 99% Paint <1%

Date Analyzed: January 23, 2026 Analyzed By: [redacted]

[redacted] ibility for sample procurement. [redacted] PLM has been known to miss asbestos in a small percentage of samples. Thus negativ [redacted] epar ation. This report may only be reproduced in full with written approval by [redacted] Soil/Dust samples are not covered under NVLAP Accreditation.

Sample results must not be used by the customer to claim product certification, approval, or endorsement by NVLAP, NIST, or any agency of the Federal Government.

[redacted]

BULK SAMPLE ANALYSIS FOR ASBESTOS

[redacted]

Project Name: [redacted]
Project #: 26-02-140017

Test Method: 40 CFR, Part 763, Subpart E, Appendix E and EPA/600/R-93/116 Customer #: 6015

Laboratory No.	B26-2930	B26-2931	
Sample ID No.	105-3	105-4	
Sample Description	Panel, Mastic	Plaster, Mastic	
Sample Treatment	Teased/Heated	Teased/Heated	
Homogeneous	No	No	
Layered	Yes	Yes	
Fibrous	Yes	Yes	
Sample Color	White/Gold Yellow	White/Gray	
Asbestos Present	No	No	
Asbestos Type and Percentage	Panel: N.D. Yellow Mastic: N.D.	Skim Coat: N.D. Plaster: N.D.	
Total % Asbestos	None	None	
Other Fibrous Material In Sample	Panel Wood 90%	Plaster Hair <1% Wood <1%	
Non-Fibrous Material	Panel Binder/Filler 5% Other 5% Yellow Mastic: Other 100%	Skim Coat: Other 100% Plaster: Aggregate 45% Quartz 15% Mica <1% Plaster 37% **No Mastic in sample.**	

Date Analyzed: January 23, 2026 Analyzed By: [redacted]

[redacted] ibility for sample procurement. [redacted] PLM has been known to miss asbestos in a small percentage of samples. Thus negativ epar ation. This report may only be reproduced in full with written approval by [redacted] Soil/Dust samples are not covered under NVLAP Accreditation.

Sample results must not be used by the customer to claim product certification, approval, or endorsement by NVLAP, NIST, or any agency of the Federal Government.

CHAIN OF CUSTODY RECORD

[redacted]

Project Name: [redacted]

Project No: 26-02-140017

Results: (check box) [redacted]

Customer Information

[redacted]

TURNAROUND

☐ 1 HR ☐ 48 HR
[redacted] HR ☐ 3 Day
☐ 24 HR ☐ 5 Day

SAMPLE #	SAMPLE DESCRIPTION/ID	DATE/TIME	# OF CONTAINERS	PLM - BULK	REMARKS
105-1	Livingroom WALL, Plaster, Mastic	1/21	1		
105-2	Diningroom WALL, Plaster, mastic		1		
105-3	Kitchen, FRP panel, mastic		1		
105-4	Kitchen WALL, Plaster, mastic		1		

RELEASED BY	DELIVERY METHOD	RECEIVED BY	COMPANY	DATE / TIME RECEIVED	CONDITION
[redacted]	Drop off	[redacted]	[redacted]	1/23/26 9:35am	Good

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

The photographs in this report are arranged in the order they were taken. The date and time beside each photograph come from the ph[redacted]own embedded data. The photographs show that the rewiring and demolition went on while Mrs. [redacted] household contents remained on open shelves and in drawers, uncovered.

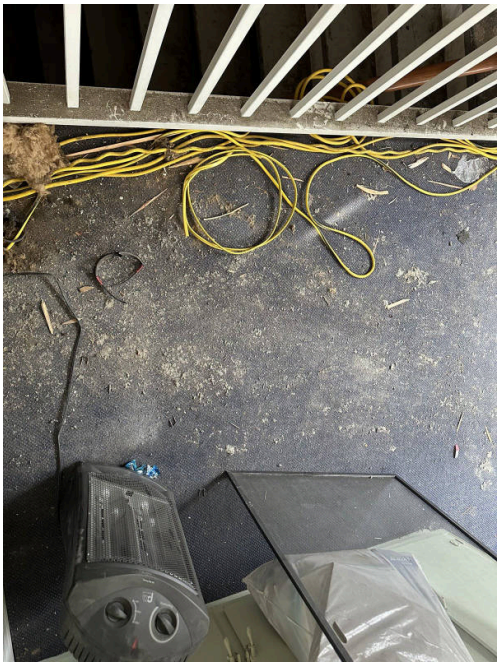


Photo 1

Date taken:
February 2, 2026, 10:24 AM

File: IMG_4206.HEIC

Back porch — dust and demolition debris across the floor at the stair railing; loose wiring and insulation lying on the floor; household items still in place.

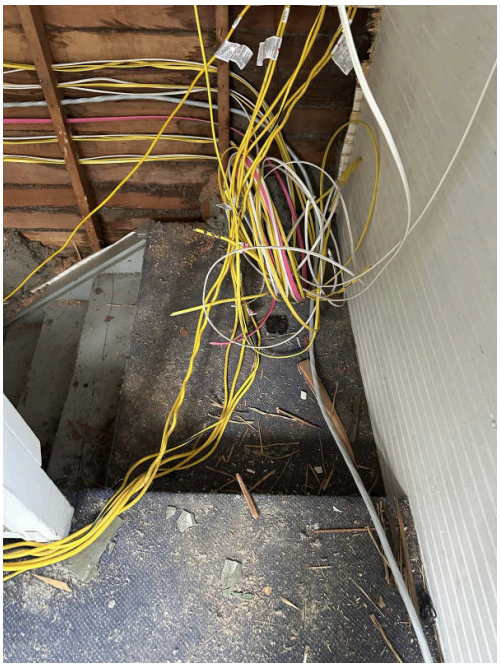


Photo 2

Date taken:
February 2, 2026, 10:24 AM

File: IMG_4207.HEIC

Back porch — demolition debris scattered; stairwell with the wall opened and new wiring hanging loose; demolition debris on the steps and landing.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

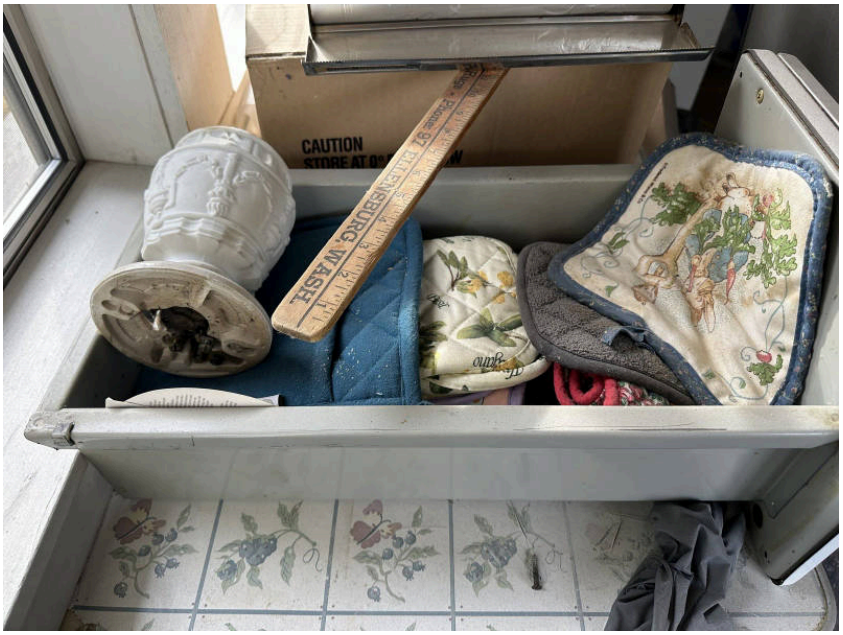


Photo 3

Date taken:
February 2, 2026, 10:24 AM

File: IMG_4216.HEIC

Back porch — household contents in an open drawer — a lamp base, pot holders and a yardstick — covered in dust.



Photo 4

Date taken:
February 2, 2026, 10:25 AM

File: IMG_4219.HEIC

Back porch — kitchen dispenser and contents covered in dust.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026



Photo 5

Date taken:
February 2, 2026, 10:25 AM

File: IMG_4220.HEIC

Back porch — kitchen drawer of pots and pans, covered in dust and grit.



Photo 6

Date taken:
February 2, 2026, 12:50 PM

File: IMG_4265.HEIC

Basement floor: a pile of removed knob-and-tube wiring, conduit and fixtures left on the concrete.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

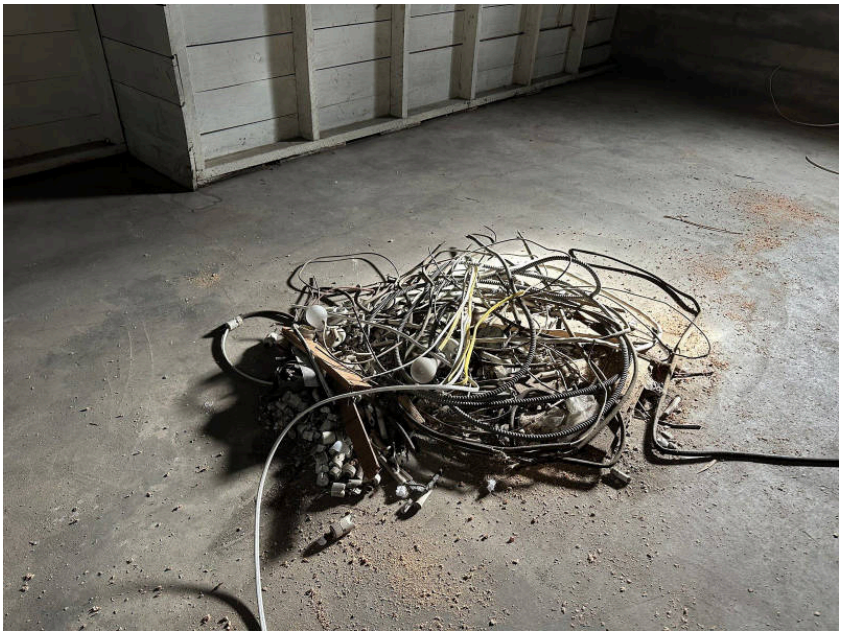


Photo 7

Date taken:
February 2, 2026, 12:50 PM

File: IMG_4267.HEIC

Basement floor, wider view: the same pile of removed wiring and debris on the floor.



Photo 8

Date taken:
February 3, 2026, 4:36 PM

File: IMG_4324.HEIC

Side yard: de[redacted]n debris piled beside the walkway. [redacted] with [redacted] [redacted] is on site. Fe[redacted]3, 2026 was [redacted] [redacted] last day on site.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

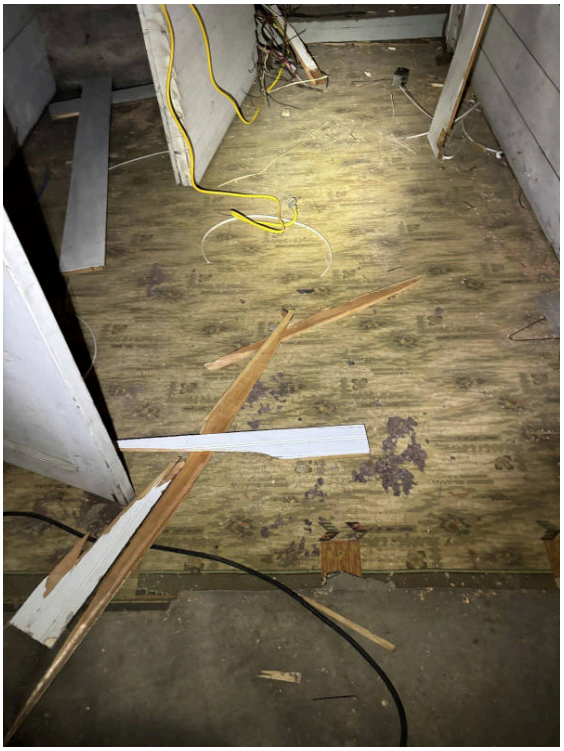


Photo 9

Date taken:
February 4, 2026, 11:37 AM

File: IMG_5152.HEIC

Basement: flooring removed; trim boards and loose wiring lying on the exposed floor.



Photo 10

Date taken:
February 4, 2026, 11:38 AM

File: IMG_5155.HEIC

Ice cream freezer: open compartments with dust and debris on top and inside.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026



Photo 11

Date taken:
February 4, 2026, 11:38 AM

File: IMG_5156.HEIC

Ice cream freezer: open compartments with dust and debris on top and inside.

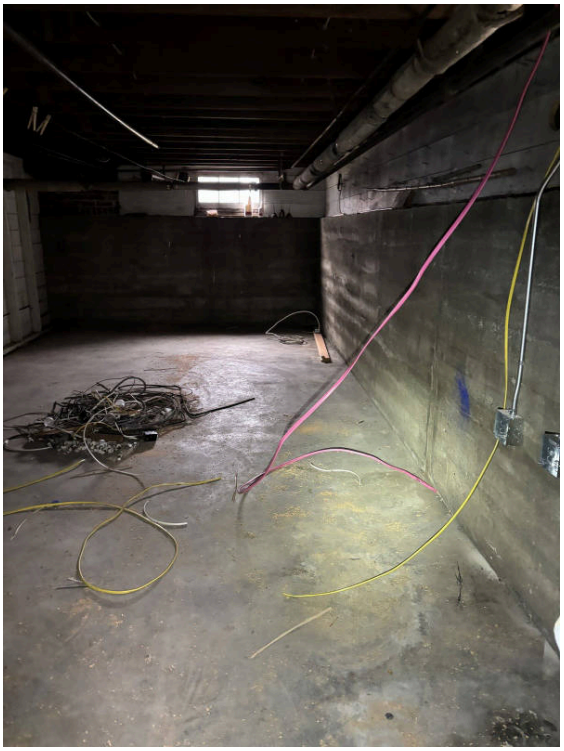


Photo 12

Date taken:
February 4, 2026, 11:38 AM

File: IMG_5157.HEIC

Basement: a pile of removed wiring on the concrete floor; new cable runs along the foundation wall.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026



Photo 13

Date taken:
February 4, 2026, 11:38 AM

File: IMG_5158.HEIC

Basement: dehumidifier in place; plywood sheet leaning against the wall; the furnace beyond.

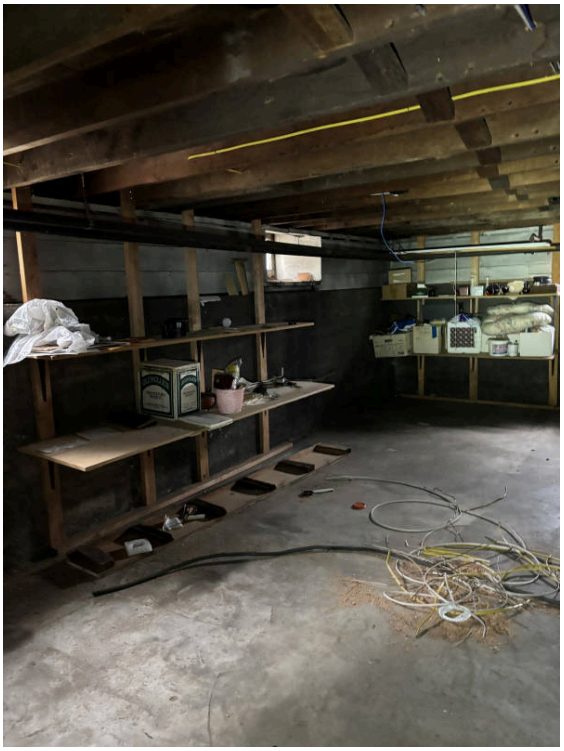


Photo 14

Date taken:
February 4, 2026, 11:38 AM

File: IMG_5159.HEIC

Basement shelving still holding household contents — boxes, pillows, a fan — with cut wiring and sawdust on the floor in front of them.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026



Photo 15

Date taken:
February 4, 2026, 11:38 AM

File: IMG_5160.HEIC

Basement looking toward the furnace: contents still on the shelves; cut wiring and sawdust across the floor.



Photo 16

Date taken:
February 4, 2026, 11:39 AM

File: IMG_5161.HEIC

The basement furnace.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

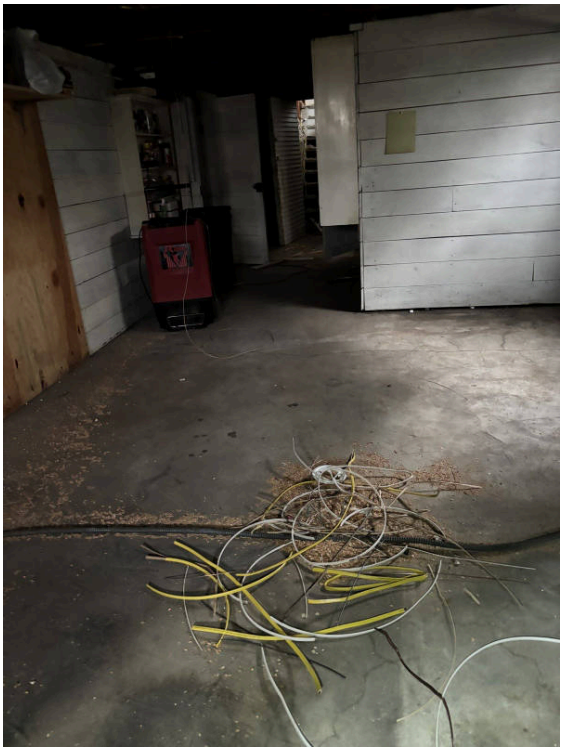


Photo 17

Date taken:
February 4, 2026, 11:39 AM

File: IMG_5162.HEIC

Basement: cut cable and sawdust heaped on the concrete floor; dehumidifier against the wall.



Photo 18

Date taken:
February 4, 2026, 11:39 AM

File: IMG_5163.HEIC

Basement shelves still full of contents — cushions, boxes, candlesticks — with sawdust and debris settled on them.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

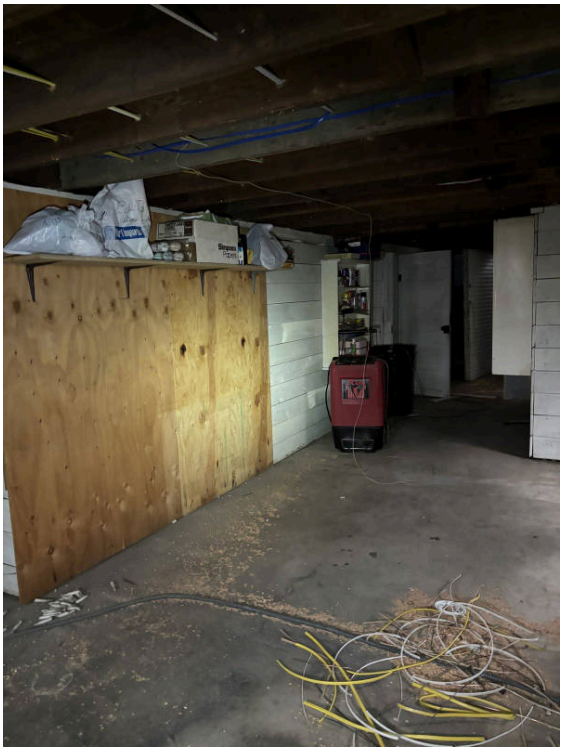


Photo 19

Date taken:
February 4, 2026, 11:39 AM

File: IMG_5164.HEIC

Basement: contents in bags and boxes on the shelf above the plywood partition; cut cable and sawdust on the floor.



Photo 20

Date taken:
February 4, 2026, 11:40 AM

File: IMG_5165.HEIC

Basement — demolition debris on the floor.

PUBLIC ADJUSTER

PHOTO REPORT

Photos by: [redacted]
Date: [redacted]6
Claim Number: [redacted]
Property: [redacted]Ellensburg, WA 98926
Insured: [redacted]
Subject: [redacted]g Demolition, February 2–4, 2026

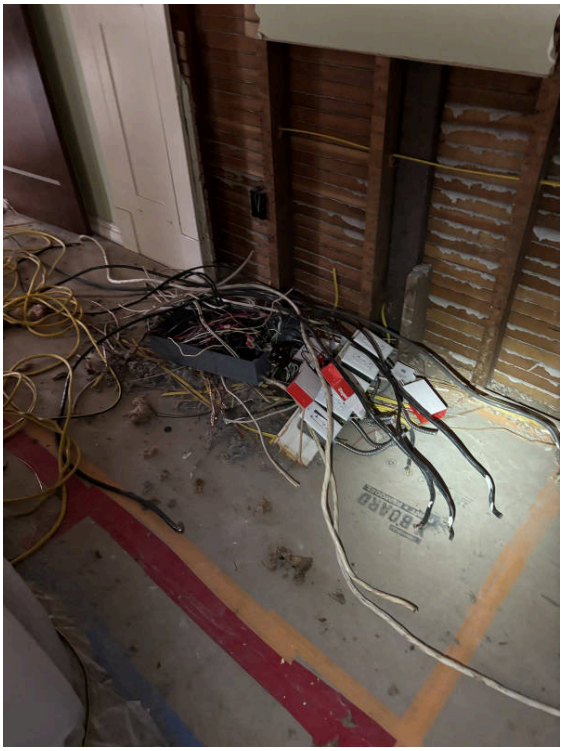


Photo 21

Date taken:
February 4, 2026, 11:40 AM

File: IMG_5166.HEIC

Kitchen — wall opened to the lath; the electrical panel and its wiring pulled out onto the floor in a tangle of cable and dust.

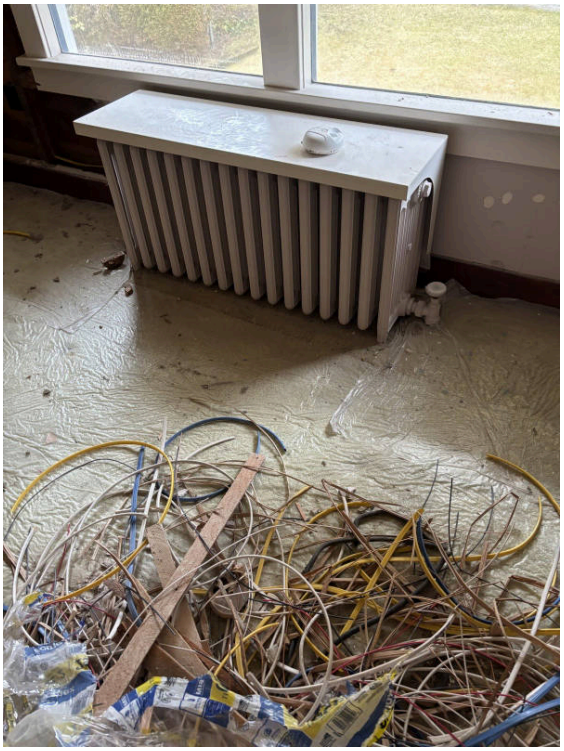


Photo 22

Date taken:
February 4, 2026, 11:41 AM

File: IMG_5167.HEIC

Dining room — radiator beneath the window; a heap of cut wiring and lath strips on the floor.