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**Subject:** FW: Thoughts on Mandatory Malpractice Insurance  
**Date:** Monday, September 28, 2020 1:59:48 PM

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**From:** VAClifford [mailto:vacliffordattorney@comcast.net]  
**Sent:** Monday, September 28, 2020 1:57 PM  
**To:** OFFICE RECEPTIONIST, CLERK <SUPREME@COURTS.WA.GOV>  
**Subject:** Thoughts on Mandatory Malpractice Insurance

Dear Justices,

The idea of mandatory malpractice insurance seems completely reasonable, and to the public good. Alas, like so many mandates, the practical aspect is more complex. We are running into the law of unintended consequences so often lately. I have been licensed since 1980 (3 different states) have always has malpractice insurance in effect during my years of practice; I have never had a claim.

However, I have noted that malpractice insurance in Oregon is approximately twice the cost of malpractice insurance in WA, and the difference (OR attorneys say) is the fact that insurance is mandatory there. When there is a mandate, there is a captive market to exploit. This is very costly for marginal practices- those just beginning, those near retirement, those serving poor clients.

There is a cost to mandatory insurance. Please get some costs to compare and consult actual practitioners to gauge the wisdom of the idea.

Thank you.

Sincerely,

Virginia Clifford  
Law Office of Virginia A. Clifford PLLC  
2952 Limited Lane NW Suite A  
Olympia, WA 98502  
360 357-3007  
Fax 360 357-3071

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