

2025 Proposed Rules Agenda

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Name of proposed rule	Summary
R 2025-02 Health carrier rate development components	<p>The Commissioner is considering rulemaking to preserve the affordability of health insurance for consumers and update rate development standards for health insurance carriers.</p> <p>Current federal tax credits that lower health insurance costs for certain Washington consumers (known as enhanced premium tax credits) are set to expire beginning in plan year 2026. In plan year 2025, these tax credits are benefiting more than 200,000 eligible consumers who purchase qualified health plans through the Washington Health Benefit Exchange.</p> <p>Our emergency rule covered plan year 2026, and this rule would implement further changes to Chapter 284-43 WAC for plan years beginning in 2027.</p>
R 2025-03 Implementation of SSB 5419, Fire loss reporting	<p>This rule will implement Substitute Senate Bill 5419, which requires insurers to report fire losses to our office. The Commissioner is considering rulemaking to assist insurance companies with fire loss data reporting requirements.</p>

R 2025-04 Registering and identifying umpires in auto appraisals	The Legislature passed Engrossed Senate Bill 5721 relating to the creation of a standard automobile insurance appraisal clause language. The new law requires the Insurance Commissioner to register competent and disinterested umpires who will be identified to appraisers if they are unable to agree on an umpire to resolve their loss dispute.
R 2025-05 Clarifying and updating the minimum standards for claims handling	<p>The Commissioner is considering rulemaking to clarify and update the minimum standards that first-party and third-party insurers must comply with during any claim investigation and adjustment.</p> <p>While the state's total number of automobile and homeowners' insurance claims have remained consistent over the past six years, the Insurance Commissioner has received an increase in consumer complaints and Insurance Fair Conduct Act notices, which indicate a consumer's intent to sue their insurer. The spike in consumer complaints and lawsuits against insurers indicate potential insurance code violations.</p> <p>In the midst of a changing technological and workforce environment, rulemaking may update and clarify requirements to maintain a fair claim environment for consumers that will provide transparency into the decisions that affect their financial recovery.</p>
Implementing the recommendations of the long-term services and supports trust commission (WA Cares)	The Legislature passed ESSB 5291 , which created a supplemental long-term care product. Supplemental long-term care insurance is a new product type that pays for long-term care expenses once benefits under the WA Cares program have been exhausted. Since it is a new product, no rules currently exist for supplemental long-term care. The proposed rule will provide necessary clarity so that affected parties understand their rights and obligations under the new law.
Requiring that disability income insurers include all applicable rating factors and credibility formulas in rate manual filings	The Legislature passed SB 5141 , which requires rulemaking to clarify filing requirements, which rate filing elements must be included for publication, and which can be withheld as confidential under the Public Records Act.

Changing captive insurer audited financial statement deadlines and allowing public utility districts to form, own, or use captive insurers	The Legislature passed HB 1842 , which allows public utility districts to form, own, or use captive insurers to supplement commercial insurance. This rule would implement HB 1842 and also would give captive insurers more flexibility in their audited financial statement submissions.
Modifying fire loss reports	The Legislature passed SSB 5419 , which redirects fire loss claim data collection authority to the Insurance Commissioner. This rule would outline the insurer fire loss reporting process and make the OIC's enforcement authority effective one year after rule adoption.
Enhancing consumer protections for automobile insurance coverage	The Legislature passed ESB 5721 , which develops a process to register umpires and assign them during an auto appraisal clause dispute. This rule would outline the right to appraisal process and would apply to plans issued or renewed effective January 1, 2026.
Improving access to appropriate mental health and substance use disorder services	The Legislature passed ESSHB 1432 , which enhances mental health coverage requirements. This rulemaking would implement that new law, specify data testing requirements, and ensure consistent utilization review and application of clinical review criteria.
Consolidated health care proposed rulemaking	<p>The Commissioner is considering possible updates to health care and insurance regulations to be consistent with passed legislation and recent federal law changes.</p> <p>Provisions that could be included:</p> <p>SHB 1706: Prior authorization federal alignment</p> <p>SHB 1669: Prosthetics and orthotics coverage</p> <p>2SSB 6228: Standardized prior authorization forms</p> <p>ESHB 1971: Prescription hormone therapy coverage</p> <p>SSB 5351: Dental insurance transparency</p> <p>Essential Health Benefits benchmark plan updates</p>

Contact: Rules Coordinator | rulescoordinator@oic.wa.gov

Health care benefit manager clarifications	The Commissioner is considering further regulatory changes and clarifications related to E2SSB 5213 , which regulates pharmacy benefit managers.
Prohibiting public statements of any potential or planned health care provider contract terminations	The Legislature passed SSB 5579 , which requires the OIC to consult with health care entities to develop standard provider contract termination notice template language by December 1, 2025.
Clarifying title insurer educational programs	This rule would clarify title insurance rules to further define permitted and prohibited educational programs.
Consolidated producer licensing	This rule would update producer licensing regulations to reflect current practice and guidance.
R 2024-07 : Premium change transparency	The Commissioner is considering a rulemaking that would delay the implementation date of phase two of the premium change transparency rules until 2029. The premium change transparency rules were adopted in 2023 in Chapter 284-30A WAC . These adopted rules outlined administrative regulations to achieve transparency for policyholders receiving premium increases from insurers upon renewal on insurance policies such as residential property and private passenger auto.