



# PREPROPOSAL STATEMENT OF INQUIRY

**CR-101 (October 2017)**  
**(Implements RCW 34.05.310)**  
Do **NOT** use for expedited rule making

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FILED

**DATE: July 22, 2025**

**TIME: 12:04 PM**

**WSR 25-15-140**

**Agency:** Office of the Insurance Commissioner

Insurance Commissioner Matter R 2025-08

**Subject of possible rule making:** Clarifying and updating rules concerning when title insurers are permitted to conduct or sponsor educational programs

**Statutes authorizing the agency to adopt rules on this subject:** RCW 48.02.060(3)(a), RCW 48.29.005, RCW 48.29.210(2)

**Reasons why rules on this subject may be needed and what they might accomplish:** RCW 48.29.210(2) prohibits title insurers from giving anything of value to any person in a position to refer or influence the referral of title insurance business. Certain exceptions to this prohibition are specified in rule, including conducting or sponsoring educational programs.

Current rules concerning title insurers conducting or sponsoring educational programs are ambiguous. The Commissioner has received several inquiries from title insurers as to what activities are permitted under the current rules. This rulemaking is necessary to clarify permitted activities such that title insurers and other interested parties understand their rights and obligations under the law.

**Identify other federal and state agencies that regulate this subject and the process coordinating the rule with these agencies:** None.

**Process for developing new rule (check all that apply):**

- ☐ Negotiated rule making
- ☐ Pilot rule making
- ☐ Agency study
- ☒ Other (describe) Submit comments by 8/20/2025


**Interested parties can participate in the decision to adopt the new rule and formulation of the proposed rule before publication by contacting:**

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(If necessary)

Name:  
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Web site:  
Other:

Additional comments:

<b>Date:</b> July 22, 2025	<b>Signature:</b> 
<b>Name:</b> Patty Kuderer	
<b>Title:</b> Insurance Commissioner	