



OFFICE OF
INSURANCE COMMISSIONER

July 24, 2025

TO: Kathleen Buchli
Office of the Code Reviser

The Honorable Bob Hasegawa, Chair
Joint Administrative Rules Review Committee

K.D. Chapman-See, Director
Office of Financial Management

FROM: Joyce Brake, Policy and Rules Manager
Office of the Insurance Commissioner

SUBJECT: Office of the Insurance Commissioner (OIC) Semiannual Rules Agenda, July 2025

Pursuant to RCW 34.05.314, the OIC is sending you its semiannual rules development agenda for publication in the Washington State Register. There may be additional rulemaking activity not included on this agenda, and all information referenced is subject to change.

For general information on OIC's rulemaking, please visit our [Legislation and rulemaking webpage](#).

For the most up-to-date information on proposed rules, please visit our [Proposed rules webpage](#).

To sign up for email or text alerts about rule changes, legislation, industry information, and consumer news, please visit our [Insurance Updates webpage](#).

For questions, please contact Joyce Brake, OIC Policy and Rules Manager at rulescoordinator@oic.wa.gov or 360-725-7041.

cc: Jennifer Meas, Editor, Washington State Register, Office of the Code Reviser
Frances Vail, Committee Assistant, Joint Administrative Rules Review Committee
Alina Cole, Committee Assistant, Joint Administrative Rules Review Committee

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The Insurance Commissioner has initiated rulemaking on the following rules, which are all in CR-101 status and tracked through Insurance Commissioner Matter R 2025-00 formats:

Proposed rule	Summary
Premium change transparency (R 2024-07; WSR 24-22-093)	<p>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 at renewal on insurance policies such as residential property and private passenger auto.</p> <p>The Commissioner is considering a rule to delay the implementation date of phase two until 2029. The purpose of the delay would be for the Insurance Commissioner to collect additional data from insurers, consumers, and other interested parties on the effectiveness of phase one of the rule, adopted in WAC 284-30A-050, including the number of consumers who have requested premium change transparency from their insurer and data on the implementation challenges from insurers as they prepare for phase two. Additional amendments to the phase two requirements will be considered for this rulemaking.</p>
Health carrier rate development components (R 2025-02; WSR 25-13-098)	<p>Earlier this year, the OIC adopted an emergency rule that sets standards for health carrier individual and small group health plan rate development components for plan year 2026. The rule sought to keep health insurance premiums affordable for up to 80,000 consumers who are at risk of losing health insurance in plan year 2026 due to the expiration of enhanced advance premium tax credits on December 31, 2025. OIC is also considering rulemaking to preserve health insurance affordability for consumers, ensure that affected entities understand rate development requirements for plan years beginning in 2027, and make uniform rate-development standards that preserve a level playing field among issuers and foster transparency and healthy competition in the market. OIC may amend Chapter 284-43 WAC to accomplish this goal.</p>
Implementation of SSB 5419, Fire loss reporting (R 2025-03; WSR 25-13-102)	<p>This rule would implement Substitute Senate Bill (SSB) 5419, which requires insurers to report fire losses to the OIC instead of to the Washington State Patrol. The rulemaking would assist insurance companies with fire loss data reporting requirements.</p>
Registering and identifying umpires in auto appraisals (R 2025-04; WSR 25-13-103)	<p>This rule would implement ESB 5721, which requires the OIC to register competent and disinterested auto appraisal umpires who will be identified to appraisers if they are unable to agree on an umpire to resolve their loss dispute.</p>

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Proposed rule	Summary
Clarifying and updating the minimum standards for claims handling (R 2025-05; WSR 25-13-115)	The Commissioner is considering rulemaking relating to conduct that may be unfair or deceptive to clarify and update the minimum standards that first- and third-party insurers must comply with during any claim investigation and adjustment. Claim process disputes can occur when the insurance company fails to fairly and fully investigate the loss, and at times forces the consumer to complete the insurance company's investigative duties. With a changing technological and workforce environment, rulemaking may update and clarify requirements to maintain a fair claim environment for consumers that could provide transparency into the decisions that affect their financial recovery.
Implementation of ESSB 5291 (Chapter 380, Laws of 2025) Supplemental long-term care insurance (R 2025-06; WSR 25-114-069)	ESSB 5291 (Chapter 380, Laws of 2025) creates a new chapter under Title 48 RCW concerning supplemental long-term care insurance, a new product designed to provide coverage once WA Cares benefits under Chapter 50B.04 RCW have been exhausted. Because it is a new insurance product, there are currently no rules that address it. Rulemaking would ensure affected parties understand their rights and obligations under the new law.
Clarifying rules on title insurer educational programs (R 2025-08; WSR 25-115-140)	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. Rulemaking may be necessary to clarify permitted activities such that title insurers and other interested parties understand their rights and obligations under the law.
Implementing 5579 regarding provider contract termination public statements (R 2025-10, WSR 25-15-141)	SSB 5579 (Chapter 389, Laws of 2025) adds a new section to RCW 48.43 regulating public statements on potential contract terminations by health carriers and certain health care providers and facilities. Rulemaking may be necessary to implement SSB 5579 and ensure that interested organizations understand their rights and obligations under the new law. OIC may amend Chapter 284-170 WAC to accomplish this goal.
Health care benefit managers (R 2025-11; WSR 25-15-143)	E2SSB 5213 (Chapter 242, Laws of 2024) strengthened state regulation concerning the business practices of health care benefit managers (HCBMs) and pharmacy benefit managers (PBMs, which are a type of HCBM). Last year, the Commissioner adopted a rule to implement E2SSB 5213 (R 2024-02, WSR 25-02-024) and update then-existing HCBM regulations. Rulemaking may be necessary to further implement the provisions of E2SSB 5213 that go into effect on January 1, 2026 and to ensure OIC can effectively oversee HCBMs. OIC may revise Chapter 284-180 WAC to accomplish these goals.
Consolidated health care rulemaking (R 2025-12; WSR 25-15-145)	Multiple provisions of health care and insurance regulations may need to be updated to be consistent with legislation passed and recent federal law changes. This effort may include, but is not limited to: Aligning the WAC with federal requirements related to prior authorization; updating existing rules to

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Proposed rule	Summary
	include carrier requirements related to prosthetics and orthotics coverage; adopting language around a standardized form that carriers must use for authorization of substance use disorder treatment; updating rules to include reference to 12-month coverage of prescription hormone therapy; updating rules to include reference to new carrier reporting requirements for dental only plans; updating various EHB Benchmark Plan rules; and other related legislation and laws.

In addition to the above-mentioned topics, any person may petition the OIC under RCW 34.05.330 requesting the adoption, amendment, or repeal of any rule.