

# R 2025-09 Relating to service contracts, motor vehicle service contracts, and protection product guarantee and service contract providers

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Comments can be submitted to OIC at

[rulescoordinator@oic.wa.gov](mailto:rulescoordinator@oic.wa.gov) from October 8, 2025 to October 22, 2025

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## WAC 284-20C-020 General motor vehicle service contract

**filing rules.** Filers and providers must submit complete filings that comply with these rules:

(1) Filings must comply with the filing instructions and procedures in the *SERFF Industry Manual* available within the SERFF application and *Washington State Motor Vehicle Service Contract Filing Instructions*.

(2) Filers must submit every service contract to the commissioner electronically using SERFF.

(a) Every service contract filed in SERFF must be attached to the form schedule.

(b) All written correspondence related to a service contract filing must be sent in SERFF.

(3) Filers must not combine "prior approval" and "use and file" contracts in one filing. Filers must file these types of contracts separately:

(a) Contracts filed under RCW 48.110.073(2); or

(b) Contracts filed under RCW 48.110.073(3).

(4) All filed contracts must be legible for both the commissioner's review and retention as a public record. Filers must submit new and replaced contracts to the commissioner for review in final printed form displayed in ten-point or larger type.

(5) Each contract must have a unique identifying number and a way to distinguish it from other editions of the same contract.

(6) Filers must submit a completed compliance checklist with each new motor vehicle service contract as supporting documentation. If the filing includes more than one new contract, the filer may:

(a) Complete a separate checklist for each motor vehicle service contract; or

(b) Complete one checklist and submit an explanatory memorandum that lists any material differences between the filed contracts.

(7) For the purposes of this chapter, all service contracts covering motor vehicles, including but not limited to service contracts that perform the services listed in RCW 48.110.020(18)(b)(i) through 48.110.020(18)(b)(iv), must be filed with the commissioner in accordance with RCW 48.110.073(2) or 48.110.073(3).

[Statutory Authority: RCW 48.02.060, 48.18.545, 48.19.035, 48.110.150, 48.18.100, and 48.19.040. WSR 13-12-038 (Matter No. R 2013-06), § 284-20C-020, filed 5/30/13, effective 7/1/13. Statutory Authority: RCW 48.02.060, 48.110.150. WSR 08-21-091 (Matter No. 2007-11), § 284-20C-020, filed 10/15/08, effective 2/1/09.]

**WAC 284-110-010 Definitions.** The definitions in this section apply throughout this chapter.

(1) "Most recent financial statements" means a partial fiscal year financial statement to include year-end totals, if available. For start-up applicants, formed less than one fiscal year, partial fiscal year financial statements shall include the months from formation to current.

(2) "Statutory accounting principles" means the current year accounting practices and procedures manual as adopted by the national association of insurance commissioners. Service contract providers and protection product guarantee providers must follow all statement of statutory accounting principles with a type of issue of "common area" and "property and casualty." Any permitted accounting practices from a domiciliary state regulator shall not be used in determining minimum net worth. Only service contract providers [or protection product guarantee providers](#) relying on RCW 48.110.050 (2) (a) or 48.110.075 (2) (a) may elect to use statutory accounting principles.

(3) "Material changes or additions" as referred to in RCW 48.110.030(6) and 48.110.055(7) means the following:

(a) Any financial condition where the registrant, or its parent company if applicable, fails to maintain the net worth requirements under RCW 48.110.030 (2)(c)(i) and (ii) and 48.110.055 (3)(e).

(b) The information referred to in RCW 48.110.030 (2)(a) and (b).

(c) Change of financial responsibility or faithful performance requirements under RCW 48.110.050 (2)(a) through (c).

(d) The information referred to in RCW 48.110.055 (2)(b) through (3)(d).

[Statutory Authority: RCW 48.02.060 and 48.110.150. WSR 20-24-123, § 284-110-010, filed 12/2/20, effective 1/2/21.]

**WAC 284-110-030 Parental guarantee.** Service contract providers [or protection product guarantee providers](#) relying on RCW 48.110.050 (2)(c) to demonstrate financial responsibility or assure faithful performance must use the prescribed parental guarantee form that is available on the commissioner's website.

[Statutory Authority: RCW 48.02.060 and 48.110.150. WSR 20-24-123, § 284-110-030, filed 12/2/20, effective 1/2/21.]

NEW SECTION

**WAC 284-110-040 Reimbursement insurance policies insuring service contracts or protection product guarantees.**

(1) A service contract provider or protection product guarantee provider that uses a reimbursement insurance policy to demonstrate its financial responsibility or to assure faithful performance of its obligations under RCW 48.110.050(2)(a) must insure each service contract or protection product guarantee under a single reimbursement insurance policy.

(2) A service contract provider or protection product guarantee provider may insure each type of service contract or protection product guarantee under a separate reimbursement insurance policy. For example, a service contract provider may insure a motor vehicle service contract under Reimbursement Insurance Policy A, and a personal property service contract under Reimbursement Insurance Policy B.

(3) A service contract provider or protection product guarantee provider may not insure a service contract or protection product guarantee under multiple reimbursement

insurance policies. For example, a service contract provider may not insure a motor vehicle service contract under Reimbursement Insurance Policy A and Reimbursement Insurance Policy B. The contract must be insured solely by either Reimbursement Insurance Policy A or Reimbursement Insurance Policy B, not both.