



RULE-MAKING ORDER PERMANENT RULE ONLY

CR-103P (October 2017) (Implements RCW 34.05.360)

CODE REVISER USE ONLY

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: December 31, 2025

TIME: 10:49 AM

WSR 26-02-038

Agency: Office of the Insurance Commissioner

Effective date of rule:

Permanent Rules

31 days after filing.

Other (specify) _____ (If less than 31 days after filing, a specific finding under RCW 34.05.380(3) is required and should be stated below)

Any other findings required by other provisions of law as precondition to adoption or effectiveness of rule?

Yes No If Yes, explain:

Purpose: 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.

Citation of rules affected by this order:

New: WAC 284-20-310

Repealed:

Amended:

Suspended:

Statutory authority for adoption: RCW 48.02.060, 48.18.620

Other authority:

PERMANENT RULE (Including Expedited Rule Making)

Adopted under notice filed as WSR 25-22-095 on November 4, 2025. (date).

Describe any changes other than editing from proposed to adopted version: No changes

If a preliminary cost-benefit analysis was prepared under RCW 34.05.328, a final cost-benefit analysis is available by contacting:

Name: Rules Coordinator

Address: P.O. Box 40255, Olympia, WA 98504-0225

Phone: 360-725-7171

Fax: 360-586-3109

TTY: 360-586-0241

Email: rulescoordinator@oic.wa.gov

Web site:

Other:

**Note: If any category is left blank, it will be calculated as zero.
No descriptive text.**

**Count by whole WAC sections only, from the WAC number through the history note.
A section may be counted in more than one category.**

The number of sections adopted in order to comply with:

Federal statute:	New	___	Amended	___	Repealed	___
Federal rules or standards:	New	___	Amended	___	Repealed	___
Recently enacted state statutes:	New	<u>1</u>	Amended	___	Repealed	___

The number of sections adopted at the request of a nongovernmental entity:

New	___	Amended	___	Repealed	___
-----	-----	---------	-----	----------	-----

The number of sections adopted on the agency's own initiative:

New	___	Amended	___	Repealed	___
-----	-----	---------	-----	----------	-----

The number of sections adopted in order to clarify, streamline, or reform agency procedures:

New	___	Amended	___	Repealed	___
-----	-----	---------	-----	----------	-----

The number of sections adopted using:

Negotiated rule making:	New	___	Amended	___	Repealed	___
Pilot rule making:	New	___	Amended	___	Repealed	___
Other alternative rule making:	New	<u>1</u>	Amended	___	Repealed	___

Date Adopted: December 31, 2025

Name: Patty Kuderer

Title: Insurance Commissioner

Signature:



NEW SECTION

WAC 284-20-310 Automobile insurance appraisal—Umpire. (1) In accordance with RCW 48.18.620, instructions for appraisers to request that the commissioner appoint a registered competent and disinterested umpire may be found on the commissioner's website at www.insurance.wa.gov. Additionally, instructions for an umpire to become registered may be found on the commissioner's website at www.insurance.wa.gov.

(2) To become a registered umpire, one must possess the following:

(a) A minimum of five years of experience as an appraiser of auto claims or a collision repair specialist;

(b) A minimum of five times serving on an appraisal panel as an umpire;

(c) One of the following educational requirements:

(i) An associate degree or equivalent in auto repair; or

(ii) A professional auto repair certification or designation from one of the following or an equivalent:

(A) The Inter-Industry Conference on Auto Collision Repair;

(B) An original equipment manufacturer; or

(C) The National Institute for Automotive Service Excellence (ASE); and

(d) An additional appraisal certification or designation from one of the following or an equivalent:

(i) The Bureau of Certified Auto Appraisers;

(ii) The American Society of Certified Auto Appraisers;

(iii) The National Automotive Appraiser Association; or

(iv) The Insurance Appraisal and Umpire Association.

(3) Prior to presiding over an appraisal panel, a registered umpire is required to complete an attestation form and attest that they are competent and disinterested as those terms are defined in RCW 48.18.620. The attestation form and process for submitting the form to the commissioner may be found on the commissioner's website at www.insurance.wa.gov.