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Requires the insurance commissioner and the attorney general, together, to study the extent of insurance fraud in Washington and the current laws which are in place to combat insurance fraud. In studying this issue, consideration should also be given to the experiences and approaches taken by other states in fighting fraud. Recommendations should address, among other things: What changes in law are necessary to more effectively fight insurance fraud; whether Washington should establish a dedicated insurance fraud bureau; where such a bureau should be located; the resources which would be necessary to establish such a bureau; and the potential sources of funding.

Requires the insurance commissioner and the attorney general to report the results of this study to the legislature not later than December 1, 2005.