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HOUSE BILL 2604

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State of Washington

69th Legislature

2026 Regular Session

By Representatives Richards and Barkis

Read first time 01/21/26. Referred to Committee on Transportation.

1 AN ACT Relating to transferring ownership of a vehicle to an  
2 insurer under certain circumstances; and amending RCW 46.12.600 and  
3 11.125.050.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 **Sec. 1.** RCW 46.12.600 and 2011 c 171 s 36 are each amended to  
6 read as follows:

7 (1) (a) The registered owner or legal owner shall:

8 (i) Report the destruction of the vehicle issued a certificate of  
9 title or registration certificate to the department within  
10 (~~fifteen~~) 15 days of its destruction; and

11 (ii) Submit the certificate of title or affidavit in lieu of  
12 title marked "DESTROYED." The registered owner's name, address, and  
13 the date of destruction must be clearly shown on the certificate of  
14 title or affidavit in lieu of title.

15 (b) It is a gross misdemeanor to fail to notify the department  
16 and be in possession of a certificate of title of a destroyed vehicle  
17 on the (~~sixteenth~~) 16th day after the vehicle is destroyed and each  
18 day thereafter.

19 (2) The insurance company or self-insurer shall report the  
20 destruction or total loss of vehicles issued a certificate of title  
21 or registration certificate to the department within (~~fifteen~~) 15

1 days after the settlement claim. The report must be submitted  
2 regardless of where or in what jurisdiction the total loss occurred.  
3 An insurer shall report total loss vehicles to the department in any  
4 of the following manners:

5 (a) Electronically through the department's online reporting  
6 system. An insurer choosing this option must immediately destroy  
7 ownership documents after filing the electronic report;

8 (b) Submitting the certificate of title or affidavit in lieu of  
9 title marked "DESTROYED." The insurer's name, address, and the date  
10 of loss must be clearly shown on the certificate of title or  
11 affidavit in lieu of title; or

12 (c) Submitting a properly completed total loss claim settlement  
13 form provided by the department.

14 (3) Supporting documents used to transfer ownership of a vehicle  
15 to an insurer after payment of damages does not require a notarized  
16 signature, may be signed electronically, and may be printed on hard  
17 copy. This includes, but is not limited to, a limited power of  
18 attorney executed in accordance with RCW 11.125.050(4), which the  
19 department shall accept for purposes of transferring vehicle  
20 ownership.

21 (4) The registered owner, legal owner, or insurer reporting the  
22 destruction or total loss of a motor vehicle six years old or older  
23 must include a statement on whether the fair market value of the  
24 motor vehicle immediately before its destruction was at least equal  
25 to the market value threshold. The age of the motor vehicle is  
26 determined by subtracting the model year from the current calendar  
27 year.

28 ((4)) (5) The market value threshold is (~~six thousand seven~~  
29 ~~hundred ninety dollars~~) \$6,790 or a greater amount as set by rule of  
30 the department. The department shall:

31 (a) Increase the market value threshold amount:

32 (i) When the consumer price index for all urban consumers,  
33 compiled by the bureau of labor statistics, United States department  
34 of labor, or its successor, for the west region, in the expenditure  
35 category "used cars and trucks," shows an annual average increase  
36 over the previous year;

37 (ii) By the same percentage increase of the annual average shown  
38 in the consumer price index; and

39 (iii) On July 1st of the year immediately following the year with  
40 the increase of the annual average;

1 (b) Round each increase of the market value threshold to the  
2 nearest (~~ten dollars~~) \$10;

3 (c) Not increase the market value threshold amount if the amount  
4 of the increase would be less than (~~fifty dollars~~) \$50; and

5 (d) Carry forward any unmade increases to succeeding years until  
6 the cumulative increase is at least (~~fifty dollars~~) \$50.

7 **Sec. 2.** RCW 11.125.050 and 2016 c 209 s 105 are each amended to  
8 read as follows:

9 (1) A power of attorney must be signed and dated by the  
10 principal, and the signature must be either acknowledged before a  
11 notary public or other individual authorized by law to take  
12 acknowledgments, or attested by two or more competent witnesses who  
13 are neither home care providers for the principal nor care providers  
14 at an adult family home or long-term care facility in which the  
15 principal resides, and who are unrelated to the principal or agent by  
16 blood, marriage, or state registered domestic partnership, by  
17 subscribing their names to the power of attorney, while in the  
18 presence of the principal and at the principal's direction or  
19 request.

20 (2) A power of attorney shall be considered signed in accordance  
21 with this section if, in the case of a principal who is physically  
22 unable to sign his or her name, the principal makes a mark in  
23 accordance with RCW 11.12.030, or in the case of a principal who is  
24 physically unable to make a mark, the power of attorney is executed  
25 in accordance with RCW 64.08.100.

26 (3) A signature on a power of attorney is presumed to be genuine  
27 if the principal acknowledges the signature before a notary public or  
28 other individual authorized by law to take acknowledgments.

29 (4) A limited power of attorney signed and dated for the sole  
30 purpose of transferring ownership of a vehicle to an insurer after  
31 payment of damages does not require a notarized signature, may be  
32 signed electronically, and may be printed on hard copy.

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