S-4027.1

SENATE BILL 6265

State of Washington 69th Legislature 2026 Regular Session

By Senators Nobles, Hunt, Valdez, Lovick, Chapman, Liias, Shewmake, and Krishnadasan

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(a) Increase the market value threshold amount:

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

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

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

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

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

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

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

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

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

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

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

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