

CERTIFICATION OF ENROLLMENT

HOUSE BILL 2604

Chapter 101, Laws of 2026

69th Legislature
2026 Regular Session

TRANSFER OF VEHICLE TO INSURER—SUPPORTING DOCUMENTS

EFFECTIVE DATE: June 11, 2026

Passed by the House February 12, 2026
Yeas 94 Nays 0

LAURIE JINKINS

**Speaker of the House of
Representatives**

Passed by the Senate March 6, 2026
Yeas 47 Nays 0

DENNY HECK

President of the Senate

Approved March 18, 2026 10:25 AM

BOB FERGUSON

Governor of the State of Washington

CERTIFICATE

I, Bernard Dean, Chief Clerk of the House of Representatives of the State of Washington, do hereby certify that the attached is **HOUSE BILL 2604** as passed by the House of Representatives and the Senate on the dates hereon set forth.

BERNARD DEAN

Chief Clerk

FILED

March 19, 2026

**Secretary of State
State of Washington**

HOUSE BILL 2604

Passed Legislature - 2026 Regular Session

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.

Passed by the House February 12, 2026.

Passed by the Senate March 6, 2026.

Approved by the Governor March 18, 2026.

Filed in Office of Secretary of State March 19, 2026.

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