

WSR 26-01-160  
PERMANENT RULES  
OFFICE OF THE  
INSURANCE COMMISSIONER

[Insurance Commissioner Matter R 2025-08—Filed December 19, 2025, 10:48 a.m., effective January 19, 2026]

Effective Date of Rule: Thirty-one days after filing.

Purpose: RCW 48.29.210(2) prohibits title insurers from giving anything of value to any person in a position to refer or influence the referral of title insurance business. Certain exceptions to this prohibition are specified in rule, including conducting or sponsoring educational programs.

Current rules concerning title insurers conducting or sponsoring educational programs are ambiguous and need clarification. The office of the insurance commissioner is amending WAC 284-29-205, 284-29-220, and 284-29-235. The effects of these amendments are to: (1) Create a clear definition of "educational program"; (2) amend the definition of "give" to be more in line with common usage of the term; and (3) align rules concerning title companies sponsoring educational programs for trade associations with rules concerning sponsorship of educational programs for other types of entities.

Citation of Rules Affected by this Order: Amending WAC 284-29-205, 284-29-220, and 284-29-235.

Statutory Authority for Adoption: RCW 48.02.060 (3) (a), 48.29.005, and 48.29.210(2).

Adopted under notice filed as WSR 25-21-136 on October 21, 2025.

Changes Other than Editing from Proposed to Adopted Version: WAC 284-29-235 (1) (a) was amended to raise the dollar limit for refreshments that title insurers may provide at educational programs from \$10 to \$15 per person.

A final cost-benefit analysis is available by contacting Rules Coordinator, 302 Sid Snyder Avenue, Olympia, WA 98501, phone 360-725-7171, fax 360-586-3109/3535, TTY 360-586-0241, email rulescoordinator@oic.wa.gov, website insurance.wa.gov.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 3, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: December 19, 2025.

Patty Kuderer  
Insurance Commissioner

RDS-6663.2

AMENDATORY SECTION (Amending WSR 09-05-077, filed 2/17/09, effective 3/20/09)

**WAC 284-29-205 Definitions.** For purposes of WAC 284-29-200 through 284-29-265:

(1) "Advertising" or "advertisement" means a representation about any product, service, equipment, facility, or activity or any person who makes, distributes, sells, rents, leases, or otherwise makes available such a product, service, equipment, facility, or activity, when the representation:

(a) Is communicated to a person that, to any extent, by content or context, informs the recipient about such product, service, equipment, facility, or activity;

(b) Recognizes, honors, or otherwise promotes such a product, service, equipment, facility, or activity; or

(c) Invites, advises, recommends, or otherwise solicits a person to participate in, inquire about, purchase, lease, rent, or use such a product, service, equipment, facility, or activity.

(2) "Associates of producers" has the same meaning as set forth in RCW 48.29.010 (3) ~~((f))~~ (c).

(3) "Bona fide employee of a title company" means an individual who devotes substantially all of his or her time to performing services on behalf of a title company and whose compensation for these services is in the form of salary or its equivalent by the title company.

(4) "Commercial real estate" means a fee title interest or possessory estate in real property located in this state, except an interest in real property which is:

(a) Improved with one-single family residential unit or multifamily structure with four or less residential units;

(b) Unimproved and the maximum permitted development is one to four residential units or structures under the county or city zoning ordinances or comprehensive plan applicable to that real estate;

(c) Classified as farm and agricultural land or timber land for assessment purposes under chapter 84.34 RCW; or

(d) Improved with ~~((single-family))~~ single-family residential units such as condominiums, townhouses, timeshares, or stand-alone houses in a subdivision that may be legally sold, leased, or otherwise disposed of on a unit-by-unit basis.

(5) "Educational program" means a structured learning event, or a structured and organized plan of learning activities, whether held in-person or virtually, in which information is delivered to an audience, or in which participants engage with an expert or facilitator, on one or more topics, in order to achieve specific educational goals or objectives.

(a) Examples of educational programs include, but are not limited to:

(i) In-person lectures;

(ii) Webinars;

(iii) Podcasts; and

(iv) Educational videos posted online.

(b) Examples of activities or products not considered educational programs include, but are not limited to:

(i) Social media posts;

(ii) Blog posts available to the general public; and

(iii) Brief informational articles posted on company or agency websites and available to the general public.

(6) "Give" means to transfer to another person, or cause another person to receive (~~(, retain, use)~~) or otherwise benefit from a thing of value (~~(whether or not the title company receives)~~) without receiving fair-market value compensation in return. It also means the transfer to a third person of anything of value that in any manner benefits a person in a position to refer or influence the referral of title insurance business.

~~((+6))~~ (7) "Market rate" means the price at which a seller, under no obligation or duress to sell, is willing to accept and a buyer, under no obligation or duress to buy, is willing to pay in an arms-length transaction. The market rate is determined by comparing the items or services purchased or sold to similar items or services that have been recently purchased by others or sold to others, including others not in the title insurance business.

~~((+7))~~ (8) "Person" has the meaning set forth in RCW 48.01.070.

~~((+8))~~ (9) "Producers of title insurance business" or "producer" has the meaning set forth in RCW 48.29.010 (3) ~~((+e))~~ (g); this term includes associates of producers and any person in a position to refer or influence the referral of title business to the title company.

~~((+9))~~ (10) "Representative of a title company" means any person acting directly or indirectly on behalf of the title company.

~~((+10))~~ (11) "Restrictive covenants" means private agreements that restrict the use or occupancy of real property generally by specifying lot sizes, building lines, occupancy, architectural styles, and the use to which the property may be put. Restrictive covenants do not include matters such as easements and road maintenance agreements.

~~((+11))~~ (12) "Self-promotional" means an advertisement or promotional function which is conducted by a single title company solely for the benefit of the title company or a promotional item intended for distribution by a single title company and only on behalf of the title company.

~~((+12))~~ (13) "Thing of value" means anything that has a monetary value. It includes, but is not limited to, cash or its equivalent, tangible objects, services, use of facilities, monetary advances, extensions of lines of credit, creation of compensating balances, title company employee time, advertisements, discounts, salaries, commissions, services at special prices or rates, sales or rentals at special prices or rates, and any other form of consideration, reward or compensation.

~~((+13))~~ (14) "Title company" means either a title insurance company authorized to conduct title insurance business in this state under chapter 48.05 RCW or a title insurance agent defined in RCW 48.17.010 ~~((+15))~~ (16), or both. The term includes employees, representatives, and agents of title insurance companies and title insurance agents.

~~((+14))~~ (15) "Trade association" means an association of persons, a majority of whom are producers or persons whose primary activity involves real property. Trade association does not include an association of persons, a majority of whom are title insurance companies and title insurance agents.

AMENDATORY SECTION (Amending WSR 09-05-077, filed 2/17/09, effective 3/20/09)

**WAC 284-29-220 Trade associations.** (1) A title company may donate the time of its employees to serve on a trade association committee.

(2) A title company may donate to, contribute to or otherwise sponsor a trade association event only if all of the following conditions are met:

(a) The event is a recognized association event that generally benefits all members and affiliated members of the association in an equal manner;

(b) The donation must not benefit a selected producer member of the association unless through a random process; and

(c) Solicitation for the donation must be made of all association members and affiliated members in an equal manner and amount.

(3) A title company may pay for its employees and a single guest of each employee to attend trade association events only if all of the following conditions are met:

(a) The title company pays a fee equal to fees paid by producer members of the association in the events;

(b) The title company employees and their guest(s) actually attend the event (except when attendance is prevented by an emergency); and

(c) The guest of the title company employee is not a producer (except where the guest is related to the title company employee by blood or marriage or their domestic partner).

(4) For purposes of this section, trade association events include, but are not limited to, conventions, award banquets, symposiums, (~~educational seminars,~~) breakfasts, lunches, dinners, receptions, cocktail parties, open houses, sporting activities and other similar activities.

(5) A title company may:

(a) (i) Donate to, contribute to, or otherwise sponsor a trade association event under subsection (2) of this section; and

(ii) Advertise in a trade association publication under WAC 284-29-215(1) (~~and~~

~~(iii) Sponsor a trade association educational seminar under WAC 284-29-235(3);~~).

(b) Give a thing of value listed under (a) of this subsection to a trade association only if all of the following requirements are met:

(i) The thing of value is limited to (~~one thousand dollars~~) \$1,000 per event, advertisement, or sponsorship (~~of an educational seminar~~);

(ii) The title company must not give a thing of value to all trade associations more than three times in a calendar year;

(iii) The title company must not combine any of these permitted expenditures into one expenditure; and

(iv) The title company must not accumulate or carry forward left over or unused expenditures from one of these permitted expenditures to a subsequent expenditure.

(c) Sponsor a trade association educational program, subject to the limitations in WAC 284-29-235;

(6) If a title company owns or leases and maintains a complete set of tract indexes in more than one county:

(a) The limits set forth in subsection (5) of this section apply on a county by county basis for donations, contributions, sponsor-

ships, payments for events, advertisements, or sponsorship of educational (~~seminars~~) programs of trade associations a majority of whose members are located in that county;

(b) A donation, contribution, sponsorship, payment for an event, or advertisement (~~(, or sponsorship of an educational seminar)~~) to a statewide trade association shall constitute one of its expenditures for each and every county in which the title company is authorized to issue title insurance policies; and

(c) The title company must not combine or accumulate unused expenditures of these permitted expenditures from one county to another county nor to a statewide trade association.

(7) If a title company that is under common ownership makes a donation, contribution, sponsorship, payment for an event, or advertisement (~~(, or sponsorship of an educational seminar)~~) to a statewide trade association, the expenditure shall constitute an expenditure as one of the expenditures for each and every one of the title companies that are under common control.

AMENDATORY SECTION (Amending WSR 09-05-077, filed 2/17/09, effective 3/20/09)

**WAC 284-29-235 Educational (~~seminars~~) programs.** (1) A title company may conduct educational programs at no charge only if the content of the program consists solely of education regarding title insurance, title to real property, and escrow topics.

(a) A title company must spend no more than (~~ten dollars~~) \$15 per person for refreshments at any one educational program.

(b) Any materials that the title company provides to attendees must be directly related to the topic of the (~~seminar~~) program or are self-promotional advertising of the title company.

(2) A title company may provide a speaker at no charge for an educational program conducted or presented by other persons, only if the following conditions are met:

(a) The speaker is an employee of the title company;

(b) If a title insurance agent is providing the speaker, the speaker may be an employee of the title insurer for whom the title insurance agent has been properly appointed;

(c) The topic of the presentation by the employee is solely related to title insurance, escrow, or real property law; and

(d) Any materials that the speaker provides to attendees are directly related to the topic of the speaker or are self-promotional advertising of the title company of the employee.

(3) (~~A title company may sponsor an educational seminar of a trade association subject to the limits in WAC 284-29-220.~~

~~(4))~~ A title company may sponsor or conduct an educational program on topics other than title insurance, title to real property, and escrow only if:

(a) The educational program is open to all producers; and

(b) The attendees actually pay to attend the program the greater of:

(i) All expenses and costs associated with the delivery of the educational program by the title company; or

(ii) What the attendee would pay to attend a similar (~~seminar~~) educational program sponsored by entities other than title companies on the open market.

The calculation by the title company of the expenses and costs associated with the delivery of the ((~~education~~)) educational program must include, but not be limited to, all travel, refreshments, speaker fees or wages of the speaker, facility rental, preparation of materials distributed at the educational program, parking, advertisement, and wages of arranging and planning for the program.