

WSR 26-02-038
PERMANENT RULES
OFFICE OF THE
INSURANCE COMMISSIONER

[Insurance Commissioner Matter R 25-04—Filed December 31, 2025, 10:49 a.m., effective January 31, 2026]

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

Purpose: The legislature passed ESB 5721, relating to the creation of a standard automobile insurance appraisal clause language. The new law requires the office of the insurance commissioner to register competent and disinterested umpires who will be identified to appraisers if they are unable to agree on an umpire to resolve their loss dispute.

Citation of Rules Affected by this Order: New WAC 284-20-310.

Statutory Authority for Adoption: RCW 48.02.060 and 48.18.620.

Adopted under notice filed as WSR 25-22-095 on November 4, 2025.

A final cost-benefit analysis is available by contacting Rules Coordinator, P.O. Box 40255, Olympia, WA 98504-0225, phone 360-725-7171, fax 360-586-3109, TTY 360-586-0241, email rulescoordinator@oic.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Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 1, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 1, Amended 0, Repealed 0.

Date Adopted: December 31, 2025.

Patty Kuderer
Insurance Commissioner

RDS-6693.3

NEW SECTION

WAC 284-20-310 Automobile insurance appraisal—Umpire. (1) In accordance with RCW 48.18.620, instructions for appraisers to request that the commissioner appoint a registered competent and disinterested umpire may be found on the commissioner's website at www.insurance.wa.gov. Additionally, instructions for an umpire to become registered may be found on the commissioner's website at www.insurance.wa.gov.

(2) To become a registered umpire, one must possess the following:

(a) A minimum of five years of experience as an appraiser of auto claims or a collision repair specialist;

- (b) A minimum of five times serving on an appraisal panel as an umpire;
- (c) One of the following educational requirements:
- (i) An associate degree or equivalent in auto repair; or
 - (ii) A professional auto repair certification or designation from one of the following or an equivalent:
 - (A) The Inter-Industry Conference on Auto Collision Repair;
 - (B) An original equipment manufacturer; or
 - (C) The National Institute for Automotive Service Excellence (ASE); and
- (d) An additional appraisal certification or designation from one of the following or an equivalent:
- (i) The Bureau of Certified Auto Appraisers;
 - (ii) The American Society of Certified Auto Appraisers;
 - (iii) The National Automotive Appraiser Association; or
 - (iv) The Insurance Appraisal and Umpire Association.
- (3) Prior to presiding over an appraisal panel, a registered umpire is required to complete an attestation form and attest that they are competent and disinterested as those terms are defined in RCW 48.18.620. The attestation form and process for submitting the form to the commissioner may be found on the commissioner's website at www.insurance.wa.gov.