

**WSR 26-06-086
PROPOSED RULES
OFFICE OF THE
INSURANCE COMMISSIONER**

[Insurance Commissioner Matter R 2024-07—Filed March 3, 2026, 10:01 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 24-22-093.

Title of Rule and Other Identifying Information: Premium change transparency.

Hearing Location(s): On April 16, 2026, at 9:00 a.m., virtual meeting via Zoom. Detailed information for attending this meeting is posted on the office of the insurance commissioner (OIC) website at <https://www.insurance.wa.gov/laws-rules/legislation-and-rulemaking/rulemaking/premium-change-transparency-r-2024-07>. Written comments are due to OIC by 11:59 p.m. on April 17, 2026. Written comments should be mailed to rulescoordinator@oic.wa.gov.

Date of Intended Adoption: April 20, 2026.

Submit Written Comments to: Rules Coordinator, 302 Sid Snyder Avenue S.W., Olympia, WA 98501, email rulescoordinator@oic.wa.gov, fax 360-586-3109, beginning March 4, 2026, at 12:00 a.m., by April 17, 2026, at 11:59 p.m.

Assistance for Persons with Disabilities: Contact rules coordinator, phone 360-725-7171, fax 360-586-3109, TTY 360-586-0241, email rulescoordinator@oic.wa.gov, by April 15, 2026, at 5:00 p.m.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The original premium change transparency rules were adopted in 2023 in chapter 284-30A WAC. These adopted rules outlined administrative regulations to achieve transparency for policyholders receiving premium increases from insurers at renewal on insurance policies like residential property and private passenger auto. OIC is proposing rules to create a new phase two with additional insurer requirements and to delay the implementation date of the original phase two, proposed as the new phase three, until 2029.

Reasons Supporting Proposal: OIC realizes it is necessary to extend the transparency rule implementation timeline for insurers to be compliant. To come to this conclusion, OIC collected data from insurers, consumers, and other interested parties on the rule's phase one effectiveness. The data included the number of consumers who have requested premium change transparency from their insurer and insurer information around implementation challenges as they prepare for the original rule's phase two.

Statutory Authority for Adoption: RCW 48.30.010 and 48.02.060 to effectuate RCW 48.01.030, 48.18.180, 48.18.2901, 48.18.292, 48.18.480, 48.18.545, 48.19.020, 48.19.030, and 48.19.035.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Patty Kuderer, governmental.

Name of Agency Personnel Responsible for Drafting: David Forte, P.O. Box 40255, Olympia, WA 98504-0255, 360-725-7171; Implementation: Andrew Davis, P.O. Box 40255, Olympia, WA 98504-0255, 360-725-7000; and Enforcement: Sofia Pasarow, P.O. Box 40255, Olympia, WA 98504-0255, 360-725-7000.

A school district fiscal impact statement is not required under RCW 28A.305.135.

A cost-benefit analysis is required under RCW 34.05.328. A preliminary cost-benefit analysis may be obtained by contacting Rules Co-

ordinator, P.O. Box 40255, Olympia, WA 98504-0255, phone 360-725-7171, fax 360-586-3109, email RulesCoordinator@oic.wa.gov, web <https://www.insurance.wa.gov/>.

This rule proposal, or portions of the proposal, is exempt from requirements of the Regulatory Fairness Act because the proposal:

Is exempt under RCW 19.85.025(4).

Scope of exemption for rule proposal:

Is fully exempt.

The public may obtain a copy of the small business economic impact statement or the detailed cost calculations by contacting Rules Coordinator, P.O. Box 40255, Olympia, WA 98504-0255, phone 360-725-7171, fax 360-586-3109, email RulesCoordinator@oic.wa.gov.

March 3, 2026

Patty Kuderer

Insurance Commissioner

RDS-7005.2

AMENDATORY SECTION (Amending WSR 23-13-114, filed 6/21/23, effective 6/1/24)

WAC 284-30A-040 Premium change transparency thresholds. (1) Beginning June 1, 2024, and effective until ((June)) January 1, 2027, insurers shall provide reasonable explanations, for insurance policies as described in WAC 284-30A-020, upon written request by the policyholder, for any premium increase occurring at renewal.

(2) Beginning January 1, 2027, insurers shall provide reasonable explanations and all, but no more than the top three, primary factors, disclosing the causes of premium increases for insurance policies as described in WAC 284-30A-020, upon written request by the policyholder, for any premium increase occurring at renewal. There is no requirement for these primary factors to be associated with a dollar amount or percentage of increase.

(3) Beginning ((June)) January 1, ((2027)) 2029, insurers shall provide premium change notices, with reasonable explanations and primary factors, disclosing the causes of premium increases for insurance policies as described in WAC 284-30A-020. Insurers shall provide premium change notices automatically when a renewal will result in a 10 percent premium increase or more, or upon written request by the policyholder for any premium increase occurring at renewal.

AMENDATORY SECTION (Amending WSR 23-13-114, filed 6/21/23, effective 6/1/24)

WAC 284-30A-050 Premium change transparency administrative requirements. (1) **Insurer premium change transparency disclaimer:** Beginning June 1, 2024, insurers shall include a prominent disclaimer on the first page or view of renewal notices and renewal billing statements indicating, in **at least 12-point type bold font**, substantially similar language as the following: "**Policyholders receiving an in-**

crease to their premiums at renewal can request an explanation by contacting their insurer in writing. Please see Chapter 284-30A WAC for additional information on your right to an explanation for your rate increase."

~~((2))~~ Insurers shall include their contact information in all premium change transparency to policyholders, and may include the producer's (if any) ~~((7))~~ contact information.

(2) **Insurer premium change transparency disclaimer:** Beginning September 1, 2026, insurers shall include a prominent disclaimer on the first page or view of renewal notices, emails relating to renewal notices, and renewal billing statements with the following, in at least 12-point type bold font: "Per the Washington State Insurance Commissioner's requirement, all insurers must provide policyholders receiving an increase to their premiums at renewal an explanation for any premium increase when requested. The request must be made in writing and can be through email or other electronic means. Please see Chapter 284-30A WAC for additional information on your right to an explanation for your rate increase."

Insurers shall include their contact information in all premium change transparency to policyholders, and may include the producer's (if any) contact information. The contact information must include an email and mailing address the consumer can use to provide a written request.

(3) Consumers' written requests, and insurers' premium change transparency, are deemed to be requested and responded to at the date indicated by either postmark or electronic timestamp for delivery. In the event of duplicate requests or responses, for delivery by both mail and email, then this date will be determined as the earlier of either postmark or electronic timestamp for delivery.

(4) Insurers shall provide premium change transparency to the policyholder, and their producer (if any), according to the following:

(a) If upon written request, then no later than 20 calendar days from the receipt of the written request; and

(b) If upon renewal, due to a 10 percent premium increase or more, then automatically and no less than 20 calendar days prior to the effective date of the renewed policy.

(5) Insurers shall include a statement in all premium change transparency that the policyholder may contact their insurer to request additional information about the policyholder's premium increases.

(6) Insurers shall respond to and provide additional information for policyholder's subsequent requests for premium change transparency, no later than 20 calendar days from the receipt of any subsequent requests.

(7) Insurers shall send premium change transparency to policyholders in writing, and may send either explanations or notices via postal mail, or may deliver either in email or electronic format, if the policyholder has consented to receive notifications electronically. All electronic correspondence, notices, and deliveries must comply with chapter 48.185 RCW.

(8) Insurers may send premium change transparency to the policyholder individually or with renewal notices.

(9) Insurers may provide policyholders with access to a language translation service specific to the premium change transparency. This can include either written or telephonic translation services. If an insurer translates premium change transparency, then the translations must comply with WAC 284-20B-150.

(10) Insurers' records related to premium change transparency are subject to RCW 48.05.280. Insurers' records must be retrievable and made accessible to the commissioner during the retention period.

AMENDATORY SECTION (Amending WSR 23-13-114, filed 6/21/23, effective 6/1/24)

WAC 284-30A-070 Insurer communication standards. (1) Reasonable explanation is a communication standard that requires insurers to provide sufficient information, in terms and plain language that are understandable to an average policyholder, which enable the policyholder to figure out the basic nature of any premium increase.

(2) Primary factors is a communication standard that requires insurers to provide the actual reasons, including the specific rate and rating factors, that caused the premium increase. The primary factors are the following:

(a) Auto-related factors (car garaging location, driving record, miles driven, number of drivers, and number of vehicles), claims history, discounts, fees and surcharges, demographic factors (age, credit history, education, gender, marital status, and occupation), property related factors (age, location, and value), premium capping, and rate changes (including those subject to rate stability rules, transition rules, or premium-capping rules, as referenced in WAC 284-24-130).

(b) Insurers shall include the primary factors in the premium change notice, if applicable to the premium increase, with any premium change notices processed for renewals effective on or after (~~June~~) January 1, ((2027)) 2029. Factors not listed above as primary are considered as optional factors. Insurers may include additional optional factors not listed in this section, if applicable to the premium increase.

(3) Insurers may include composite rating variables in premium change transparency to inform policyholders of premium increases. However, if insurers include composite rating variables in their premium change transparency, then insurers shall explain the premium increase attributed to the composite rating variables.

(4) Insurers may include the use of estimated dollars in premium change transparency, if a reasonable explanation is provided by the insurers to the policyholders on the degree of accuracy estimated dollars achieve, as specifically applied to that policy and premium increase.

(5) Insurers may show separate impacts by the different perils or risks being covered and the type of coverage for each.

(6) This chapter does not prohibit insurers from sending premium change transparency for all premium increases beyond those required in this section.

AMENDATORY SECTION (Amending WSR 23-13-114, filed 6/21/23, effective 6/1/24)

WAC 284-30A-080 Premium change notice contents. (1) This section outlines the explanation required and minimum amount of information to include in the contents of the premium change notice. Insurers

are permitted to provide additional information beyond these requirements.

(2) **Premium change notice.**

LICENSED INSURANCE COMPANY – NAME, ADDRESS, NAIC Number, & Notice Date

Policyholder Name, Policy Type, Covered Risks, Policy Number, Policy Period, and Effective Date

- **We are notifying you of a premium increase to your insurance policy. Your premium for this insurance policy has increased from (Total Amount) to (Total Amount) (insurers insert amounts).**
- **Your premium is impacted by (insurers insert primary factors such as auto-related factors, demographics, discounts, rates, and property related factors), which will cause the price of your insurance to increase at renewal.**
- **Here is an explanation for each ((reason-~~of~~)) listed primary factor that contributed to your premium increase (insurers shall communicate the reasons for the premium increases along with a corresponding explanation; beginning in January 2029 insurers' explanations must include the percentage or dollar change occurring to the policyholder's premium at renewal):**

*Please note: Your future premiums may increase or decrease if you change your coverage, if there are changes in your risk characteristics that occur during this time frame, or by future rate change filings made by our company in your state.

If you have any questions, please contact your insurance company via telephone (), email (), postal mail (), or visit our website ().

AMENDATORY SECTION (Amending WSR 23-13-114, filed 6/21/23, effective 6/1/24)

WAC 284-30A-090 Penalties for noncompliance. (1) Insurers who fail to adhere to this chapter, including the provisions on content requirements, timing, notice, and retention, are considered to have committed unfair and deceptive practices, and will be subject to the applicable remedies and penalties contained in chapters 284-30 WAC and 48.30 RCW.

(2) Insurers shall not enter into any agreement, arrangement, scheme, or understanding, or in any other manner pursue any course of conduct, designed or intended to avoid compliance with this chapter.

(3) Insurers are responsible for compliance with this chapter and cannot avoid liability by delegating premium change transparency requirements to third parties.

(4) Failure to use the premium change notice in WAC 284-30A-080 as the basis for the insurer's notice is a violation of this chapter.

REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 284-30A-060 Premium change transparency notice requirements.