



OFFICE OF
INSURANCE COMMISSIONER

January 24, 2025

TO: Kathleen Buchli
Office of the Code Reviser

The Honorable Bob Hasegawa, Chair
Joint Administrative Rules Review Committee

K.D. Chapman-See, Director
Office of Financial Management

FROM: Joyce Brake, Policy and Rules Manager
Office of the Insurance Commissioner

SUBJECT: Office of the Insurance Commissioner (OIC) Semiannual Rules Agenda, January 2025

Pursuant to RCW 34.05.314, the OIC is sending you its semiannual rules development agenda for publication in the Washington State Register. There may be additional rulemaking activity not included on this agenda, and all information referenced is subject to change.

For general information on OIC's rulemaking, please visit our [Legislation and rulemaking webpage](#).

For the most up-to-date information on proposed rules, please visit our [Proposed rules webpage](#).

To sign up for email or text alerts about rule changes, legislation, industry information, and consumer news, please visit our [Insurance Updates webpage](#).

For questions, please contact Joyce Brake, OIC Policy and Rules Manager at rulescoordinator@oic.wa.gov or 360-725-7041.

cc: Jennifer Meas, Editor, Washington State Register, Office of the Code Reviser
Frances Vail, Committee Assistant, Joint Administrative Rules Review Committee
Alina Cole, Committee Assistant, Joint Administrative Rules Review Committee

OIC Semiannual Rules Agenda

January 24, 2025

Page 2

The Commissioner has initiated rulemaking on the following rule, which is in CR-101 status:

| Proposed rule | Summary |
|---|--|
| Premium change transparency (Insurance Commissioner Matter R 2024-07) WSR 24-22-093 | The 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 such as residential property and private passenger auto. The Insurance Commissioner is considering a rule to delay the implementation date of phase two until 2029. The purpose of the delay would be for the Insurance Commissioner to collect additional data from insurers, consumers, and other interested parties on the effectiveness of phase one of the rule, adopted in WAC 284-30A-050, including the number of consumers who have requested premium change transparency from their insurer and data on the implementation challenges from insurers as they prepare for phase two. Additional amendments to the phase two requirements will be considered for this rulemaking. |

In addition to the above-mentioned topic, any person may petition the OIC under RCW 34.05.330 requesting the adoption, amendment, or repeal of any rule.