

WASHINGTON

Updating the definition of insurance adjusters (Substitute HB 1037 "Concerning insurance adjusters")

The definition of adjuster in RCW 48.17.010(1) may include non-insurance professionals who also provide important information and services to insurance companies or policyholders during the claim process.

The OIC is recommending amending state law:

- To allow insurance professionals who adjust property and casualty insurance claims to continue to require adjuster licensure. The amendment will clarify that non-insurance professionals who only provide damage evaluation on insurance claims are not required to be licensed as an adjuster.
- To clarify that an appraiser or umpire functioning under the contractual appraisal clause in the policy is not deemed an adjuster for the purposes of this chapter. This clause has caused confusion and clarifying it will aid the OIC's regulatory efforts.
- To require continuing education for adjusters. Doing so benefits insurance consumers, provides interstate reciprocity benefits for adjuster licensees and mirrors practices in other states.
- To allow emergency nonresident independent adjusters to operate in Washington state only after the governor has declared an emergency and only if they have already registered with the OIC. This practice is in effect in many states and follows the state licensing guidelines established by the National Association of Insurance Commissioners.

The prime sponsor of Substitute HB 1037 is Rep. Kirby.

- [Substitute HB 1037 complete bill language \(PDF, 90.52 KB\)](#)
- [Substitute HB 1037 bill history \(leg.wa.gov\)](#)
- Substitute HB status: The bill passed out of both the House and the Senate and was signed by the House Speaker on April 3, 2021.