PATTY KUDERER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON

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OFFICE OF
INSURANCE COMMISSIONER

Emergency Order No. 26-01

To: All insurers authorized or admitted to transact property and/or automobile insurance business in Washington State

From: Patty Kuderer, Insurance Commissioner

Subject: Providing relief to Washington consumers from 2026 wildfires by addressing grace periods for nonpayment of premium and temporarily prohibiting cancellation and nonrenewal of property and automobile policies

Pursuant to RCW 48.02.060(4), the Insurance Commissioner of the state of Washington ("Insurance Commissioner") orders all property insurers, as follows:

A. Between August 3, 2026, and September 30, 2026, all regulated entities transacting any property or automobile insurance business shall provide grace periods of no less than 45 days for nonpayment of premium and shall waive otherwise applicable charges and fees associated with nonpayment of premium, such as late fees and reinstatement fees.

B. Between August 3, 2026, and September 30, 2026, no property or automobile insurer shall cancel a policy issued for nonpayment of premium, unless specifically directed to do so by the insured.

C. Between August 3, 2026, and September 30, 2026, the 60-day notice period for nonrenewal notices in RCW 48.18.2901(1)(a)(i) is suspended during the state of emergency. No property insurer shall issue a notice of nonrenewal less than 120 days before the expiration date of the policy.

D. Between August 3, 2026, and September 30, 2026, the 60-day notice period for cancellation notices in RCW 48.18.290(1)(a) is suspended during the state of emergency. No property insurer shall issue a notice of cancellation less than 120 days before the expiration date of the policy.

E. Between August 3, 2026, and September 30, 2026, the 20-day notice period for nonrenewal notices in RCW 48.18.292(1)(a) is suspended during the state of emergency. No automobile insurer shall issue a notice of nonrenewal less than 60 days before the expiration date of the policy.

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: August 03, 2026
TIME: 7:50 AM

WSR 26-16-059

F. Between August 3, 2026, and September 30, 2026, the 20-day notice period for cancellation notices in RCW 48.18.291(1) is suspended during the state of emergency. No automobile insurer shall issue a notice of cancellation less than 60 days before the expiration date of the policy.

Basis

1. On August 1, 2026, the Governor issued Proclamation 26-03 declaring an emergency related to the multiple ongoing wildfires in Western, Central, and Eastern Washington as well as the dry weather conditions that have persisted in the state since 2023. The proclamation provides in pertinent part as follows (emphasis added):

   I, Bob Ferguson, Governor of the state of Washington, as a result of the above-noted situation and under Chapters 38.52 and 43.06 RCW, do hereby proclaim that a State of Emergency exists throughout the state of Washington, and direct the plans and procedures in the Washington State Comprehensive Emergency Management Plan be implemented. State agencies and departments are directed to utilize state resources in accordance with the Washington State Comprehensive Emergency Management Plan and to do everything reasonably possible to assist affected political subdivisions to respond to and recover from the dangerous wildfire conditions.

2. Wildfires have already caused significant damage to lands, infrastructure, and homes, and the threat to life and property from wildfire remains significant and may cause more extensive damage to homes, businesses, public facilities, natural resources, agricultural lands, infrastructure, and utilities, which is a public disaster that affects life, health, property, and/or the public peace.

3. RCW 48.02.060(4)(b) & (c) provides in pertinent part that, when the Governor proclaims a state of emergency under RCW 43.06.010(12), the Insurance Commissioner may issue an order that addresses any or all of the following matters related to insurance policies issued in this state: (b) grace periods for payment of insurance premiums and performance of other duties by insureds; and (c) temporary postponement of cancellations or nonrenewals.

4. RCW 48.02.060(5) provides that an order by the Insurance Commissioner under subsection (4) of this section may remain effective for not more than sixty (60) days unless the Insurance Commissioner extends the termination date for the order for an additional period of not more than thirty (30) days. The Insurance Commissioner may extend the order if, in the Insurance Commissioner's judgment, the circumstances warrant an extension. An order of the Insurance Commissioner under subsection (4) of this section is not effective after the related state of emergency is terminated by proclamation of the Governor under RCW 43.06.210. The order must specify, by line of insurance:

   (a) the geographic areas in which the order applies, which must be within but may be less extensive than the geographic area specified in the Governor's proclamation of a state of emergency and must be specific according to an appropriate means of delineation, such as the United States postal service zip codes or other appropriate means; and

(b) the date on which the order becomes effective and the date on which the order terminates.

5. Emergency action by the Insurance Commissioner is necessary to protect the property, safety and welfare of Washington citizens affected by the 2026 Wildfires in the state of Washington.

Order

Now, therefore, the Insurance Commissioner hereby activates the provisions of RCW 48.02.060(4)(b) & (c) in order to protect the property, safety and welfare of Washington citizens affected by the 2026 wildfires in the state of Washington, as set forth above.

This Emergency Order shall remain in effect until September 30, 2026, subject to the further order of the Insurance Commissioner extending its effect.

The geographical extent of this Emergency Order is all zip codes, and adjacent zip codes of the state of Washington where (1) wildfires have burned homes and other structures and/or (2) official evacuation orders are issued.

This Emergency Order is effective immediately and is entered at Olympia, Washington, this 3rd day of August, 2026.

Patty Kuderer
Insurance Commissioner

Purpose

This notice lists the affected areas subject to the August 3, 2026 Wildfire Emergency Order (Emergency Order No. 26-01) by ZIP code.

Affected areas subject to the emergency order

ZIP codes listed below are covered by the Office of the Insurance Commissioner (OIC) Emergency Order No. 26-01 issued on August 3, 2026.

County	ZIP codes
Adams	99344
Benton	98944
Chelan	98801, 98816, 98817, 98822
Douglas	98802, 98830, 98843, 98845, 98850, 98858, 99115, 99133
Ferry	99138, 99140, 99141, 99166
Franklin	99343
Grant	98823, 98837, 98848, 99123, 99321, 99349, 99357
Kittitas	98926, 98950
Lincoln	99029, 99103, 99117, 99122, 99147, 99185
Okanogan	98812, 98813, 98819, 98827, 98829, 98840, 98841, 98844, 98846, 98849, 98855, 98856, 98859, 98862, 99116, 99124, 99155
Pend Oreille	99119, 99139, 99153, 99156, 99180
Spokane	99001, 99003, 99004, 99005, 99006, 99009, 99016, 99020, 99021, 99022, 99023, 99025, 99026, 99027, 99031, 99036, 99037, 99201, 99202, 99203, 99204, 99205, 99206, 99207, 99208, 99212, 99216, 99217, 99218, 99223, 99224, 99251
Stevens	99013, 99034, 99040, 99101, 99109, 99110, 99114, 99126, 99129, 99131, 99137, 99148, 99157, 99167, 99173

Yakima	98901, 98902, 98903, 98908, 98933, 98936, 98937, 98939, 98948, 98951, 98952, 98953

This information was updated on August 4, 2026. As the wildfire situation changes, the OIC will update the listed ZIP codes. The OIC will post updated information on the website and send it through GovDelivery.

Insurers are also encouraged to allow consumers to attest to being affected by the fires and, in good faith, try to provide relief.

Insurers are encouraged to consider any alternative workplaces for employees or secondary business locations that may be outside of the principal place of business and were affected by an evacuation order.

This notice takes effect immediately.