

Emergency Order No. 25-01

Re: Providing Relief to Washington Consumers from December 2025 Atmospheric River and
Winter Weather Event

STATE INSURANCE COMMISSIONER

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OFFICE OF
INSURANCE COMMISSIONER

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: December 15, 2025
TIME: 3:38 PM

WSR 26-01-094

EMERGENCY ORDER NO. 25-01

TO: ALL INSURERS AUTHORIZED OR ADMITTED TO TRANSACT PROPERTY AND AUTOMOBILE INSURANCE BUSINESS IN WASHINGTON STATE AND ALL ENTITIES REGULATED BY THE INSURANCE COMMISSIONER

FROM: PATTY KUDERER, INSURANCE COMMISSIONER

RE: PROVIDING RELIEF TO WASHINGTON CONSUMERS FROM 2025 ATMOSPHERIC RIVER AND WINTER WEATHER EVENT BY ADDRESSING GRACE PERIODS FOR NONPAYMENT OF PREMIUM AND TEMPORARILY PROHIBITING CANCELLATION AND NONRENEWAL OF PROPERTY & CASUALTY INSURANCE POLICIES

PURSUANT TO RCW 48.02.060(4), the Insurance Commissioner of the state of Washington (“Insurance Commissioner”) orders all insurers, insurance producers, surplus line brokers, and other entities regulated by the Insurance Commissioner (hereafter “Regulated Entities”), as follows:

- A. Between December 15, 2025, and February 12, 2026, all Regulated Entities transacting any property and automobile insurance business shall provide grace periods of no less than forty-five (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 December 15, 2025, and February 12, 2026, no property and automobile insurer shall cancel a policy issued for nonpayment of premium, unless specifically directed to do so by the insured.
- C. Between December 15, 2025, and February 12, 2026, the 45-day notice period for nonrenewal notices in RCW 48.18.2901(1)(a)(i) is suspended during the state of emergency. No property and automobile insurer shall issue a notice of nonrenewal less than 120 days before the expiration date of the policy.

BASIS

1. On December 10, 2025, the Governor issued Proclamation 25-07 declaring an emergency related to the December Atmospheric River and Winter Weather Event. 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 entire state of Washington, and direct that 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 in an effort to respond to and recover from this extreme weather event.

2. The geographical extent of this emergency order is all areas of the state affected by flooding,

landslides, mudslides, bank erosion, or wind damage as a result of the Atmospheric River and Winter Weather Event of December 2025 including, but not limited to, Whatcom County, Skagit County, Snohomish County, King County, and Lewis County.

3. The December 2025 Atmospheric River and Winter Weather Event has harmed or threatened to harm the property, safety and welfare of Washington citizens who have lost homes and other property or whose lives or employment have been otherwise disrupted by the December 2025 Atmospheric River and Winter Weather Event in the state of Washington.
4. 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.
5. 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.
6. Emergency action by the Insurance Commissioner is necessary to protect the property, safety and welfare of Washington citizens affected by the December 2025 Atmospheric River and Winter Weather Event 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 December 2025 Atmospheric River and Winter Weather Event in the state of Washington, as set forth above.

This Order shall remain in effect until February 12, 2025, subject to the further order of the Insurance Commissioner extending its effect.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Olympia, Washington, this 15th day of December, 2025.

A handwritten signature in black ink, appearing to read "Patty Kuderer".

PATTY KUDERER
Insurance Commissioner