

JAY INSLEE  
Governor



STATE OF WASHINGTON  
OFFICE OF THE GOVERNOR

P.O. Box 40002 • Olympia, Washington 98504-0002 • (360) 902-4111 • [www.governor.wa.gov](http://www.governor.wa.gov)

March 31, 2022

To the Honorable President and Members,  
The Senate of the State of Washington

Ladies and Gentlemen:

I am returning herewith, without my approval, Substitute Senate Bill No. 5810 entitled:

“AN ACT Relating to exempting certain prepaid services from insurance regulation.”

Substitute Senate Bill 5810 establishes that legal service contractors are not insurers and legal service plans are not insurance; however, it does so without establishing a clear regulatory framework for this sector. In addition, the definition of “legal service contractor” is overly broad and may capture services beyond the intended scope of the bill. More work needs to be done to ensure that these policy changes address consumer protections.

For these reasons I have vetoed Substitute Senate Bill No. 5810 in its entirety.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Jay Inslee", written over a light blue circular stamp.

Jay Inslee  
Governor