Bill	Abbreviated Title	Amendment/ Sponsor	Amendment Effect	Analyst/ Attorney	Referral
5331	Insurance code violations	Cortes PSSB [A]	Effect: • Specifies that the Office of the Insurance Commissioner may order restitution under the Insurance Code after an administrative hearing or with the consent of the person owing the obligation. • Limits restitution to demonstrated economic damages due to another person, excluding a provider, and defines the term "provider." • Removes language specifying that restitution is in the form of fees, money, funds, or other property. • Defines the term "date the obligation arose," which is used in the bill to calculate when restitution must be paid. • Provides that the subsection on restitution does not interfere with the dispute resolution process under the Balance Billing Protection Act.	John K.	Rules

Bill	Abbreviated Title	Amendment/ Sponsor	Amendment Effect	Analyst/ Attorney	Referral
5328	Earned wage access services	Lovick PSSB [B]	Effect: • Changes the title of the bill. "AN ACT Relating to the licensing and regulation of businesses providing earned wage access services; amending RCW 31.04.015 and 31.04.025; adding a new chapter to Title 31 RCW; and prescribing penalties." • Makes a distinction between how consumer-directed wage access services and employer-integrated wage access services are regulated. • Employer-integrated wage access services are regulated under the Washington state-employer integrated wage access services act created in the bill. • Consumer-directed wage access services are defined as loans under the Consumer Loan Act in RCW 31.04. • Clarifies that a person that offers employer-integrated wage access services in Washington without obtaining and maintaining a license from the Department of Financial Institutions (DFI) must refund any type of fee to the consumer and that outstanding proceeds are null, void, uncollectable and unenforceable. • The minimum surety bond requirement is increased to $50,000.	Clint M.	Rules

Bill	Abbreviated Title	Amendment/ Sponsor	Amendment Effect	Analyst/ Attorney	Referral
			• Makes licenses issued by the DFI non-transferable or assignable. • A licensee is limited to $5 per employer-integrated earned wage advance transaction. • A licensee may not charge more than $10 in aggregate to a consumer for transfer fees, expedited transfer fees, subscription fees, tips, gratuities, donations, voluntary contributions, and the like. • Provides DFI the authority to suspend the license of a person who is not in compliance with a support order as certified by the Department of Social and Health Services. • Makes employer-integrated wage access services subject to the Consumer Protection Act in RCW 19.86. • The definition of the term "loan" is broadened in the Consumer Loan Act to mean " a sum of money lent at interest or for a fee or other charge and includes both open-end and closed-end loan transactions. "Loan" also includes consumer-directed wage access services, as defined in section 2 of this act." • Exempts employer-integrated wage access services from being subject to the Consumer Loan Act.		

Bill	Abbreviated Title	Amendment/ Sponsor	Amendment Effect	Analyst/ Attorney	Referral
		Lovick Amendment [B.1]	• Directs the Department of Financial Services (DFI) to implement a common database with real-time access through an internet or application programming interface connection for use by DFI and any licensee entering into an employee integrated wage access services. Implements data gathering and reporting requirements of licensees. Authorizes DFI to implement a fee on a transactional basis.		
5677	Associate development orgs	Hasegawa PSSB [C]	Effect: • Restores measures related to small businesses receiving services from contracting associate development organizations in counties with a population greater than 1.5 million people. • Adds additional reporting and data collection requirements for associate development organizations to report on the race and ethnicity of persons receiving direct support.	Clint M.	Rules