

JAY INSLEE
Governor



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To the Honorable Speaker and Members,
The House of Representatives of the State of Washington

Ladies and Gentlemen:

I am returning herewith, without my approval, House Bill No. 1704 entitled:

“AN ACT Relating to the regulation of service contracts and protection product guarantees.”

House Bill 1704 undermines existing law which passed unanimously in in 1999, at the request of the Attorney General, after the default of several companies that sold product protection guarantees, or warranties, leaving consumers without means to access the benefits they paid for. The state Insurance Commissioner expressed great concern that this bill erodes consumer protections by allowing default reimbursement insurance policies and removing the "first dollar" standard that currently protects consumers with a full reimbursement of purchased services or product protections, without delays or confusing and complex transactions. Washington state's customers are best served by maintaining current law.

For these reasons I have vetoed House Bill No. 1704 in its entirety.

Respectfully submitted,

Jay Inslee
Governor