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HOUSE BILL 1933

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State of Washington

52nd Legislature

1991 Regular Session

By Representatives Van Luven, Anderson, Inslee, Mielke, Zellinsky, Broback, Edmondson, Chandler, Ferguson, Wynne and Brekke.

Read first time February 15, 1991. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to the cancellation of or refusal to renew health  
2 care services insurance policies due to the submitting of claims;  
3 adding a new section to chapter 48.18 RCW; and adding new sections to  
4 chapter 48.44 RCW.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.18 RCW  
7 to read as follows:

8 (1) An insurer may not cancel or refuse to renew a health care  
9 services insurance policy for the sole reason that the insured has  
10 submitted claims on the policy.

11 (2) Subsection (1) of this section applies to all insurers subject  
12 to this chapter and includes policies containing terms allowing  
13 cancellation or denial of renewal at the discretion of the insurer.

1        NEW SECTION.    **Sec. 2.**    A new section is added to chapter 48.84 RCW  
2 to read as follows:

3        (1) An insurer may not cancel or refuse to renew a health care  
4 services insurance policy for the sole reason that the insured has  
5 submitted claims on the policy.

6        (2) Subsection (1) of this section applies to all insurers subject  
7 to this chapter and includes policies containing terms allowing  
8 cancellation or denial of renewal at the discretion of the insurer.

9        NEW SECTION.    **Sec. 3.**    A new section is added to chapter 48.44 RCW  
10 to read as follows:

11        The failure to comply with section 2 of this act is a matter  
12 affecting the public interest for the purpose of applying chapter 19.86  
13 RCW.    The failure to comply with section 2 of this act is not  
14 reasonable in relation to the development and preservation of business.  
15 A violation of section 2 of this act constitutes an unfair or deceptive  
16 act or practice in trade or commerce for the purpose of applying  
17 chapter 19.86 RCW.