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**SUBSTITUTE SENATE BILL 5561**

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**State of Washington**

**53rd Legislature**

**1993 Regular Session**

**By** Senate Committee on Labor & Commerce (originally sponsored by Senators Prentice, Pelz, Fraser, McAuliffe and Amondson)

Read first time 03/03/93.

1 AN ACT Relating to personal property insurance; and adding a new  
2 section to chapter 48.18 RCW.

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

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

6 (1) Notwithstanding RCW 48.18.290 through 48.18.292, an insurer may  
7 not cancel, fail to renew, increase premiums or deductibles, or reduce  
8 coverage or benefits under a personal property policy based solely upon  
9 the fact that the insured filed a covered claim under that policy when  
10 (a) the insured has filed no more than one covered claim under the  
11 policy within that policy year, and (b) the event resulting in the  
12 claim was in no part the fault of the insured.

13 (2) As used in this section, "personal property policy" means an  
14 insurance policy that covers general casualty and property insurance,  
15 except dwelling fire, at the insured's primary residence and includes  
16 both personal inland marine insurance and an insurance policy that is

1 predicated wholly or in part upon the use of a private passenger  
2 automobile.

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