
SUBSTITUTE HOUSE BILL 2825

State of Washington

55th Legislature

1998 Regular Session

By House Committee on Financial Institutions & Insurance (originally sponsored by Representatives L. Thomas, Wolfe, Zellinsky, Grant, Benson, DeBolt, Keiser, Smith, Sullivan, Constantine, Wensman and Thompson)

Read first time 02/05/98. Referred to Committee on .

1 AN ACT Relating to fees charged by general agents; amending RCW
2 48.18.180; and adding a new section to chapter 48.17 RCW.

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

4 **Sec. 1.** RCW 48.18.180 and 1994 c 203 s 2 are each amended to read
5 as follows:

6 (1) The premium stated in the policy shall be inclusive of all
7 fees, charges, premiums, or other consideration charged for the
8 insurance or for the procurement thereof.

9 (2) No insurer or its officer, employee, agent, solicitor, or other
10 representative shall charge or receive any fee, compensation, or
11 consideration for insurance which is not included in the premium
12 specified in the policy.

13 (3) Each violation of this section is a gross misdemeanor.

14 (4) This section does not apply to a fee paid to a broker by an
15 insured as provided in RCW 48.17.270 or to a fee paid to a general
16 agent by an insured as provided in section 2 of this act.

17 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.17 RCW
18 to read as follows:

1 A general agent engaged in the sale of property and casualty
2 insurance may receive fees paid by the insured for services provided by
3 the general agent. All fees charged by a general agent, as defined in
4 RCW 48.05.310, shall be filed with and approved by the insurance
5 commissioner and disclosed to the applicant or insured at the time of
6 application or renewal. No such fee may duplicate a fee charged by the
7 insurer. Such fee shall not be excessive, inadequate, or unfairly
8 discriminatory.

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