

# SENATE BILL REPORT

## HB 1084

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As Reported By Senate Committee On:  
Financial Services, Insurance & Housing, March 27, 2003

**Title:** An act relating to regulating automobile insurance.

**Brief Description:** Regulating automobile insurance.

**Sponsors:** Representatives Hunter, Benson and Schual-Berke; by request of Insurance Commissioner.

**Brief History:**

**Committee Activity:** Financial Services, Insurance & Housing: 3/20/03, 3/27/03 [DP].

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### SENATE COMMITTEE ON FINANCIAL SERVICES, INSURANCE & HOUSING

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**Majority Report:** Do pass.

Signed by Senators Benton, Chair; Winsley, Vice Chair; Keiser, Prentice, Roach and Zarelli.

**Staff:** Alison Mendiola-Hamilton (786-7576)

**Background:** Historically, personal injury protection insurance requirements were listed only in state regulations, not statute. As a result of negotiations between the insurance industry and consumer advocates, the regulations were codified in RCW 48.22. There is concern that the resulting statute is not as user-friendly as stakeholders had hoped.

**Summary of Bill:** Minor revisions are made to the personal injury protection requirements with the intent of clarifying the application of the law. There are no changes in coverage requirements.

**Appropriation:** None.

**Fiscal Note:** Not requested.

**Effective Date:** Ninety days after adjournment of session in which bill is passed.

**Testimony For:** This bill is really a technical clean-up of the personal injury protection (PIP) statute to make it more user friendly for consumers, stakeholders, and staff alike.

**Testimony Against:** None.

**Testified:** PRO: Lisa Smegu, Insurance Commissioner.