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SENATE BILL 6195

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State of Washington

58th Legislature

2004 Regular Session

By Senator Benton

Read first time 01/14/2004. Referred to Committee on Financial Services, Insurance & Housing.

1 AN ACT Relating to insurer inquiries to consumer reporting  
2 agencies; and adding a new section to chapter 19.182 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 19.182 RCW  
5 to read as follows:

6 (1) Consumer reporting agencies may not include mere inquiries to  
7 an insurer regarding the terms and conditions of an insured consumer's  
8 real property insurance coverage to the agency's data base. Business  
9 data bases used for comprehensive loss underwriting exchange purposes,  
10 and relied upon by insurers for underwriting decisions, may only  
11 contain information regarding actual claim history.

12 (2) All rights of inspection and correction, and other remedies  
13 available under this chapter, apply to consumers of real property  
14 insurance, in regard to data and reports or credit scores maintained by  
15 consumer reporting agencies.

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