

2468

Sponsor(s): Representative Schual-Berke

Brief Description: Creating a joint underwriting association for adult family homes.

**HB 2468 - DIGEST**

Declares an intent to require all insurers authorized to write commercial or professional liability insurance to be members of a joint underwriting association created to provide liability insurance for adult family home services.

Requires the commissioner to approve by July 1, 2004, a reasonable plan for the establishment of a nonprofit, joint underwriting association for adult family home insurance, subject to the conditions and limitations contained in this act.

Provides that any licensee may apply to the association to purchase adult family home insurance and the association must offer a policy with reasonable liability limits as determined by the association based on standard insurance industry practices. The commissioner must require the use of a rating plan for adult family home insurance that permits rates to be modified according to the type, size, and past loss experience of the licensee including any other difference among licensees that can be demonstrated to have a probable effect upon losses.