
HOUSE BILL 1927

State of Washington 59th Legislature 2005 Regular Session

By Representatives Kirby, Morrell, Hasegawa and Chase

Read first time 02/10/2005. Referred to Committee on Financial
Institutions & Insurance.

1 AN ACT Relating to restricting the use of personal credit histories
2 and credit scores; adding a new section to chapter 48.18 RCW; and
3 repealing RCW 48.18.545 and 48.19.035.

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

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

7 The use of a person's credit history or credit score as a factor in
8 underwriting, renewal, cancellation, and premium decisions by insurers
9 for personal insurance is prohibited in this state.

10 NEW SECTION. **Sec. 2.** The following acts or parts of acts are each
11 repealed:

12 (1) RCW 48.18.545 (Underwriting restrictions that apply to personal
13 insurance--Credit history or insurance score--Rules) and 2002 c 360 s
14 1; and

15 (2) RCW 48.19.035 (Making of rates--Definitions--Personal
16 insurance--Use of credit history or insurance scores--Rules) and 2004

1 c 86 s 1 & 2002 c 360 s 2.

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