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HOUSE BILL 2802

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State of Washington                      60th Legislature                      2008 Regular Session

By Representatives Chase, Hasegawa, Appleton, Kirby, Eickmeyer,  
Haigh, Wood, and Ormsby

Read first time 01/16/08. Referred to Committee on Insurance,  
Financial Services & Consumer Protection.

1            AN ACT Relating to prohibiting 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11 repealed: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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