
HOUSE BILL 1574

State of Washington 52nd Legislature 1991 Regular Session

By Representatives Dellwo, Dorn, R. Meyers, Anderson and Inslee.

Read first time February 1, 1991. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to minimum standards for insurance policies; and
2 amending RCW 48.18.120.

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

4 **Sec. 1.** RCW 48.18.120 and 1957 c 193 s 10 are each amended to read
5 as follows:

6 (1) The commissioner shall, after hearing, from time to time
7 (~~promulgate such~~) adopt rules (~~and regulations~~) as may be necessary
8 to define and effect reasonable uniformity in all basic contracts of
9 fire insurance which are commonly known as the standard form fire
10 policies and may be so referred to in this code, and the usual
11 supplemental coverages, riders, or endorsements thereon or thereto, to
12 the end that such definitions shall be applied in the construction of
13 the various sections of this code wherein such terms are used and that
14 there be a reasonable concurrency of contract where two or more
15 insurers insure the same subject and risk. All such forms heretofore

1 approved by the commissioner and for use as of immediately prior to the
2 effective date of this code, may continue to be so used until the
3 further order of the commissioner made pursuant to this subsection or
4 pursuant to any other provision of this code.

5 (2) The commissioner may from time to time, after hearing,
6 (~~promulgate such~~) adopt rules (~~and regulations~~) as he deems
7 necessary to establish reasonable minimum standard conditions and
8 terminology for basic benefits to be provided by disability insurance
9 contracts which are subject to chapters 48.20 and 48.21 RCW, for the
10 purpose of expediting his approval of such contracts pursuant to this
11 code. No such promulgation shall be inconsistent with standard
12 provisions as required pursuant to RCW 48.18.130, nor contain
13 requirements inconsistent with requirements relative to the same
14 benefit provision as formulated or approved by the National Association
15 of Insurance Commissioners.

16 (3) The commissioner may adopt rules to establish reasonable
17 minimum standard conditions, benefits, and terminology to be used and
18 provided in dwelling fire, homeowners, and vehicle insurance policies.
19 The rules may be in addition to but shall not contravene other
20 provisions of Title 48 RCW applicable to such insurance policies.